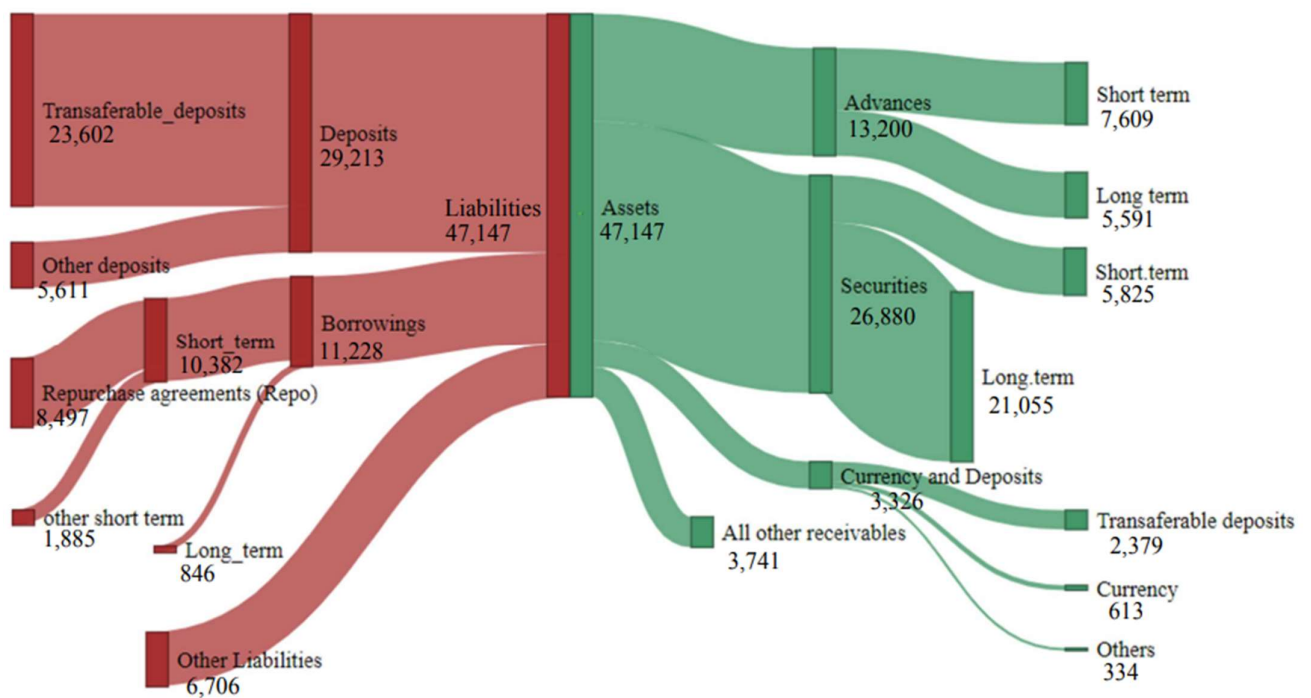




Statistics on Scheduled Banks, MFBs and DFIs in Pakistan March 2024

Assets / Liabilities of Scheduled Banks (Billion Rupees)



Core Statistics Department

Preface

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

The publication is based, largely, on branch wise data collected from the Scheduled Banks, Microfinance Banks (MFBs), and Development Finance Institutions (DFIs) operating in Pakistan. The data is collected on various dimensions of Scheduled Banks/MFBs/DFIs’ assets and liabilities i.e. deposits, advances, investments and bills purchased & discounted etc. This publication has significant importance as it provides statistics on multiple aspects of banking sector of Pakistan and is widely used by the analysts/researchers and academia working in various disciplines in Pakistan as well as abroad. CSD has been continuously striving towards data quality improvement, enhancement of the coverage of the data in various dimensions, increase in frequency of data dissemination and reduction in lags involved in compilation/dissemination of various datasets by SBP.

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

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

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

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

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Introduction

Background

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

Standards and Classifications

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

Composition of Banking Groups

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

Scheduled Banks

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

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

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

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

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

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

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

Microfinance Banks

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

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

Development Finance Institutions (DFIs)

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

Public Sector Banks

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

Commercial Banks

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

Specialized Banks

These banks are established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, housing sector, SME sector. These institutions perform lending function, but may not engage in routine commercial

banking activities. These are established, organized, and chartered under special legislative acts instead of being chartered as a bank under the banking law.

Domestic Private Banks

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

Foreign Banks

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

Islamic Banking

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

Scope of the Publication

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

Explanatory Notes

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

Definitions of Assets and Liabilities

Currency

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

Transferable Deposits

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

Restricted Deposits

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

Other Deposits

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

Some examples of Other Deposits are

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

Securities other than Shares

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

Loans extended (Advances)/ Borrowings

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

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

1. Money at call

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

2. Reverse Repurchase agreements / Repurchase agreements

i) Reverse Repurchase agreements (Asset Side)

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

ii) Repurchase agreements (Liability Side)

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

3. Bills purchased and discounted

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

4. Other short-term advances and financial leases

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

Insurance Technical Reserves

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

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

Financial Derivatives

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

Others Accounts Receivable

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

Other Accounts Payable

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

Shares and Other Equity

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

Retained Earnings

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

Current Year Result

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

General and Special Reserves

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

Valuation Adjustment

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

Valuation Method

Below given table shows the valuation methods of Assets and Liabilities

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

Deposits

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

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

Call Deposits: These include short notice and special notice deposits

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

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

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

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

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

Debits/Credit to Deposit and Turnover: The deposits are reported on net basis at the end of quarter.

The debits on these accounts help in analyzing the turnover in the respective accounts during the period. The co-efficient of turnover are calculated by dividing the debits with the averages amounts on deposits as reported by the Scheduled Banks/MFBs/DFIs.

Advances

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Profit and Loss Accounts

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

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

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

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

and gain on sale of fixed assets.

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

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

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

Data Coverage

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

Rounding Off

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

Data Revision

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

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

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

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Assets	39,063,232	46,836,739	47,146,927
I. Currency and Deposits	2,563,604	3,230,070	3,326,451
1. Currency	572,480	580,080	613,176
2. Transferable Deposits	1,698,944	2,404,069	2,379,664
3. Restricted/ compulsory deposits	64,499	66,363	65,203
4 Other Deposits	227,681	179,558	268,407
II. Securities(other than shares)	19,432,925	25,287,954	26,879,589
1. Short-term	4,038,250	5,878,262	5,824,521
2. Long-term	15,394,675	19,409,693	21,055,068
III. Loans extended (Advances)	13,765,756	14,457,510	13,199,961
1. Short-term	8,791,190	8,729,150	7,608,584
A) Money at call	114,653	148,007	120,472
B) Reverse Repo	1,361,195	1,377,472	514,886
C) Bills purchased and discounted	343,622	355,615	336,225
D) Other short-term loans	6,971,720	6,848,056	6,637,002
2. Long-term	4,974,566	5,728,360	5,591,377
IV. Shares and other equity	545,370	530,756	655,543
1. Quoted	181,304	247,588	246,287
2. Non quoted	359,955	279,893	404,414
3. Investment fund shares	-	3,275	4,842
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	40,815	19,368	15,641
VII. Other accounts receivable	1,547,074	1,995,403	1,681,080
1. Trade credit and advances	-	-	-
2. Others	1,547,074	1,995,403	1,681,080
A) Dividends receivable resident sector	774	173	603
B) Settlement accounts resident sector	28,864	34,803	40,574
C) Items in the process of collection	2,559	246	676
D) Miscellaneous assets residents sector	1,507,302	1,951,582	1,629,899
E) Other non- resident accounts receivable	7,575	8,600	9,328
VIII. Non-financial assets	1,167,689	1,315,677	1,388,661
1. Produced assets	853,845	964,262	1,025,612
A) Tangible fixed assets	755,987	857,232	915,148
a) Dwellings	146,504	161,895	170,110
i) Building on freehold land	5,712	6,170	6,603
ii) Building on leasehold land	140,792	155,725	163,507
b) Other buildings and structures	281,737	307,672	335,889
i) Building on freehold land	89,941	89,995	107,289
ii) Building on leasehold land	191,796	217,676	228,600
c) Machinery and equipment	268,943	313,993	332,486
i) Transport equipment	20,901	26,622	28,592
ii) Furniture & Fixture	37,014	43,123	47,622
iii) Office equipment	158,836	182,348	190,743
iv) Other machinery & equipment	52,191	61,899	65,529
d) Other tangible fixed assets n.e.s	58,804	73,673	76,663
B) Intangible fixed assets	97,858	107,030	110,463
a) Computer software	62,473	71,641	75,072
b) Other intangible fixed assets n.e.s	35,385	35,388	35,391
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	307,631	320,060	326,136
A) Tangible non-produced assets	285,495	297,229	301,538
a) Land	190,170	199,485	202,090
i) Land underlying Buildings and structures	183,336	199,485	202,090
1. Freehold land	79,657	77,955	79,515
2. Leasehold land	110,513	121,530	122,575
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	95,325	97,743	99,449
B) Intangible non-produced assets	22,136	22,831	24,597
a) Leases and other transferable contracts	16,269	16,524	18,126
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,654	4,094	4,258
3. Capital work in progress	6,212	31,355	36,914

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Liabilities	39,063,232	46,836,739	47,146,927
I. Deposits	24,270,048	28,866,019	29,213,136
1. Transferable Deposits	19,285,525	23,235,975	23,601,974
2. Restricted/ compulsory deposits	607,274	547,823	492,851
3. Other deposits	4,377,250	5,082,222	5,118,311
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,673	130,110
1. Short-term	-	-	-
2. Long-term	126,838	129,673	130,110
III. Loans (Borrowings)	9,356,336	11,672,828	11,228,375
1. Short-term	8,871,336	10,800,196	10,381,943
A) Money at call	156,376	100,718	113,058
B) Repurchase agreements (Repo)	6,602,394	8,834,251	8,496,467
C) Other short-term borrowings	2,112,566	1,865,227	1,772,418
2. Long-term borrowings	485,000	872,632	846,432
IV. Financial Derivatives	45,971	44,458	39,664
V. Other accounts payable	3,040,105	3,180,587	3,618,819
1. Provision for losses	781,775	799,071	873,062
A) Provision for loan losses-Specific	700,990	713,955	779,717
B) Provision for loan losses-General	52,374	45,617	58,803
C) Provision for other losses	28,411	39,500	34,542
2. Accumulated Depreciation	337,066	378,157	393,564
3. Other accounts payable to other resident Sectors	1,899,402	1,935,766	2,285,244
A) Dividends payable	22,971	9,661	44,593
B) Settlement accounts	48,747	26,527	24,423
C) Items in the process of collection	9,221	10,802	12,388
D) Miscellaneous liability items	1,818,463	1,888,776	2,203,839
a) Suspense account	69,551	111,264	108,524
b) Provision for expected costs	142,494	135,641	201,017
c) Deferred tax liabilities	17,611	(8,378)	13,074
d) Accrued wages	8,084	13,892	12,907
e) Accrued rent	525	544	564
f) Accrued taxes	522,105	630,971	691,108
g) Other miscellaneous liability items	1,058,093	1,004,842	1,176,645
4. Other non- resident accounts payable	21,862	67,593	67,949
A) Dividends payable non-residents	11,324	57,099	57,543
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,538	10,493	10,407
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,223,933	2,943,174	2,915,824
1. Quoted	386,171	442,079	439,389
2. Non quoted	260,299	268,183	265,997
3. Investment fund shares	-	-	-
4. Retained earnings	598,546	384,703	746,869
5. Current year result	325,963	832,992	427,103
6. General and special reserve	569,327	657,160	736,853
7. Valuation adjustments	83,627	358,057	299,613
IX. Contingencies and Commitments³	16,705,969	17,603,422	18,322,379
1. Guarantees	3,243,411	3,268,804	3,387,387
2. Commitments	13,276,369	14,136,376	14,743,084
A) Letter of Credit	4,096,991	4,223,638	4,333,232
B) Forward Foreign Exchange Transactions	7,325,441	7,931,561	8,484,094
C) Forward government Securities Transactions	312,692	291,201	444,625
D) Derivatives	113,761	103,437	107,788
E) Forward lending	495,233	300,159	277,816
F) Operating leases	318	365	359
G) Commitments for acquisition of :	39,717	42,605	41,151
i.Fixed assets	28,440	29,293	29,957
ii. Intangible assets	11,277	13,312	11,194
H) Other commitments	892,217	1,243,411	1,054,019
3. Other contingent liabilities	186,189	198,242	191,907

Notes:

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

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

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

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Assets	9,407,158	10,489,019	10,221,208
I. Currency and Deposits	476,988	608,004	684,543
1. Currency	98,864	110,933	106,276
2. Transferable Deposits	282,265	403,032	451,082
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	95,859	94,039	127,185
II. Securities(other than shares)	5,420,101	6,019,965	6,213,031
1. Short-term	1,105,246	1,262,541	1,087,456
2. Long-term	4,314,855	4,757,423	5,125,575
III. Loans extended (Advances)	2,911,319	3,190,689	2,670,191
1. Short-term	1,761,115	1,890,337	1,429,598
A) Money at call	25,890	14,820	9,340
B) Reverse Repo	548,642	334,057	62,792
C) Bills purchased and discounted	57,763	39,463	38,706
D) Other short-term loans	1,128,820	1,501,998	1,318,761
2. Long-term	1,150,204	1,300,352	1,240,593
IV. Shares and other equity	167,167	93,814	197,210
1. Quoted	60,657	82,048	82,483
2. Non quoted	106,510	11,766	114,727
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	263,336	396,393	275,644
1. Trade credit and advances	-	-	-
2. Others	263,336	396,393	275,644
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	42	-	-
D) Miscellaneous assets residents sector	263,144	396,243	275,495
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	168,245	180,153	180,589
1. Produced assets	80,470	86,119	87,362
A) Tangible fixed assets	76,895	82,109	82,612
a) Dwellings	7,119	9,097	9,333
i) Building on freehold land	610	610	610
ii) Building on leasehold land	6,509	8,487	8,723
b) Other buildings and structures	45,675	46,018	46,227
i) Building on freehold land	27,724	26,270	26,288
ii) Building on leasehold land	17,951	19,748	19,940
c) Machinery and equipment	17,283	20,709	21,139
i) Transport equipment	2,596	2,722	2,686
ii) Furniture & Fixtures	4,122	4,592	4,662
iii) Office equipment	6,817	7,825	7,994
iv) Other machinery & equipment	3,749	5,569	5,797
d) Other tangible fixed assets n.e.s	6,819	6,286	5,913
B) Intangible fixed assets	3,575	4,009	4,750
a) Computer software	3,575	4,009	4,750
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	87,775	92,657	91,843
A) Tangible non-produced assets	87,775	92,657	91,843
a) Land	28,125	28,246	28,230
i) Land underlying Buildings and structures	28,125	28,246	28,230
1. Freehold land	7,453	7,461	7,446
2. Leasehold land	20,672	20,785	20,785
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	59,650	64,411	63,613
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	-	1,378	1,383

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Liabilities	9,407,158	10,489,020	10,221,208
I. Deposits	4,624,762	6,064,484	5,602,389
1. Transferable Deposits	3,410,730	4,547,617	4,110,123
2. Restricted/ compulsory deposits	38,888	77,037	30,557
3. Other deposits	1,175,143	1,439,831	1,461,709
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,432,758	3,152,228	3,141,824
1. Short-term	3,411,723	3,119,254	3,107,908
A) Money at call	13,168	3,409	14,742
B) Repurchase agreements (Repo)	3,201,703	2,918,510	2,932,792
C) Other short-term borrowings	196,853	197,335	160,374
2. Long-term borrowings	21,035	32,974	33,916
IV. Financial Derivatives	-	-	-
V. Other accounts payable	799,483	621,878	816,759
1. Provision for losses	290,175	293,660	329,411
A) Provision for loan losses-Specific	279,469	283,087	319,520
B) Provision for loan losses-General	8,614	3,346	3,272
C) Provision for other losses	2,092	7,227	6,619
2. Accumulated Depreciation	37,052	41,192	43,278
3. Other accounts payable to other resident Sectors	472,256	287,026	444,070
A) Dividends payable	3	3	3,274
B) Settlement accounts	3,975	4,170	4,296
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	468,279	282,853	436,501
a) Suspense account	22,202	27,182	28,497
b) Provision for expected costs	14,949	17,166	14,086
c) Deferred tax liabilities	(15,035)	(15,036)	(12,731)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	38,231	38,832	46,688
g) Other miscellaneous liability items	407,932	214,709	359,961
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	550,154	650,428	660,236
1. Quoted	64,437	67,411	67,411
2. Non quoted	148,839	154,860	153,839
3. Investment fund shares	-	-	-
4. Retained earnings	170,524	168,238	233,215
5. Current year result	11,072	69,181	11,408
6. General and special reserve	93,726	92,635	111,711
7. Valuation adjustments	61,555	98,103	82,651
IX. Contingencies and Commitments³	3,538,627	3,487,138	3,679,011
1. Guarantees	529,388	532,562	706,244
2. Commitments	2,982,327	2,927,656	2,946,405
A) Letter of Credit	1,897,996	1,825,893	1,762,678
B) Forward Foreign Exchange Transactions	789,199	957,529	1,065,569
C) Forward government Securities Transactions	54,569	27,319	27,119
D) Derivatives	-	-	-
E) Forward lending	238,668	98,186	71,051
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,858	2,083	1,842
i. Fixed assets	1,370	1,614	1,471
ii. Intangible assets	488	469	371
H) Other commitments	37	16,646	18,146
3. Other contingent liabilities	26,912	26,920	26,363

Notes:

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

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

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

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Assets	28,003,531	34,472,014	35,004,814
I. Currency and Deposits	1,925,786	2,419,581	2,430,430
1. Currency	472,982	468,502	506,161
2. Transferable Deposits	1,322,888	1,865,555	1,784,645
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	129,910	85,518	139,617
II. Securities(other than shares)	13,112,608	18,556,999	19,716,052
1. Short-term	2,130,375	3,916,990	3,798,746
2. Long-term	10,982,233	14,640,008	15,917,306
III. Loans extended (Advances)	10,403,302	10,326,894	9,797,534
1. Short-term	6,589,910	6,275,876	5,819,022
A) Money at call	88,762	133,187	111,132
B) Reverse Repo	741,849	549,998	152,562
C) Bills purchased and discounted	279,560	300,785	285,077
D) Other short-term loans	5,479,739	5,291,906	5,270,251
2. Long-term	3,813,392	4,051,018	3,978,512
IV. Shares and other equity	378,203	436,942	458,333
1. Quoted	120,647	165,540	163,804
2. Non quoted	253,445	268,127	289,687
3. Investment fund shares	-	3,275	4,842
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	36,424	16,302	11,960
VII. Other accounts receivable	1,152,320	1,586,929	1,389,792
1. Trade credit and advances	-	-	-
2. Others	1,152,320	1,586,929	1,389,792
A) Dividends receivable resident sector	774	173	603
B) Settlement accounts resident sector	28,715	34,654	40,425
C) Items in the process of collection	2,517	246	676
D) Miscellaneous assets residents sector	1,112,775	1,543,267	1,338,781
E) Other non- resident accounts receivable	7,539	8,590	9,306
VIII. Non-financial assets	994,888	1,128,368	1,200,713
1. Produced assets	770,273	874,144	933,900
A) Tangible fixed assets	676,501	771,663	828,723
a) Dwellings	139,010	152,428	160,355
i) Building on freehold land	5,102	5,561	5,993
ii) Building on leasehold land	133,908	146,867	154,361
b) Other buildings and structures	235,307	260,526	288,655
i) Building on freehold land	62,218	63,726	81,001
ii) Building on leasehold land	173,090	196,801	207,654
c) Machinery and equipment	250,757	292,132	310,024
i) Transport equipment	18,092	23,622	25,627
ii) Furniture & Fixtures	32,762	38,332	42,763
iii) Office equipment	151,764	174,163	182,411
iv) Other machinery & equipment	48,139	56,014	59,222
d) Other tangible fixed assets n.e.s	51,427	66,577	69,689
B) Intangible fixed assets	93,772	102,481	105,177
a) Computer software	58,882	67,587	70,280
b) Other intangible fixed assets n.e.s	34,890	34,894	34,896
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	218,403	224,472	231,376
A) Tangible non-produced assets	196,267	201,640	206,778
a) Land	162,045	171,239	173,859
i) Land underlying Buildings and structures	155,211	171,239	173,859
1. Freehold land	72,203	70,494	72,069
2. Leasehold land	83,007	100,745	101,791
ii) Recreational land	6,834	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	34,222	30,401	32,919
B) Intangible non-produced assets	22,136	22,831	24,597
a) Leases and other transferable contracts	16,269	16,524	18,126
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,654	4,094	4,258
3. Capital work in progress	6,212	29,753	35,438

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Liabilities	28,003,531	34,472,014	35,004,814
I. Deposits	19,132,737	22,133,718	22,910,262
1. Transferable Deposits	15,421,606	18,065,415	18,844,550
2. Restricted/ compulsory deposits	537,524	460,897	450,470
3. Other deposits	3,173,607	3,607,406	3,615,242
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,673	130,110
1. Short-term	-	-	-
2. Long-term	126,838	129,673	130,110
III. Loans (Borrowings)	4,974,732	7,553,585	7,112,416
1. Short-term	4,510,767	7,082,490	6,663,326
A) Money at call	143,207	97,309	98,316
B) Repurchase agreements (Repo)	3,390,630	5,915,740	5,539,253
C) Other short-term borrowings	976,930	1,069,441	1,025,757
2. Long-term borrowings	463,965	471,094	449,090
IV. Financial Derivatives	41,572	41,379	35,743
V. Other accounts payable	2,189,104	2,496,705	2,743,649
1. Provision for losses	489,268	504,707	542,978
A) Provision for loan losses-Specific	419,678	430,235	459,642
B) Provision for loan losses-General	43,275	42,204	55,418
C) Provision for other losses	26,315	32,268	27,918
2. Accumulated Depreciation	297,338	333,811	347,140
3. Other accounts payable to other resident Sectors	1,380,703	1,590,768	1,786,734
A) Dividends payable	22,968	9,659	41,319
B) Settlement accounts	44,522	22,158	19,929
C) Items in the process of collection	9,221	10,802	12,388
D) Miscellaneous liability items	1,303,992	1,548,150	1,713,097
a) Suspense account	41,834	55,226	55,728
b) Provision for expected costs	127,545	118,474	186,931
c) Deferred tax liabilities	32,646	6,658	25,805
d) Accrued wages	1,521	3,530	2,576
e) Accrued rent	525	544	564
f) Accrued taxes	469,528	586,030	639,310
g) Other miscellaneous liability items	630,393	777,686	802,183
4. Other non- resident accounts payable	21,795	67,419	67,797
A) Dividends payable non-residents	11,324	57,099	57,543
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,472	10,320	10,255
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,538,549	2,116,955	2,071,633
1. Quoted	321,734	374,667	371,978
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	379,281	168,330	415,130
5. Current year result	295,829	708,954	398,724
6. General and special reserve	475,605	564,527	625,152
7. Valuation adjustments	25,946	260,322	220,495
IX. Contingencies and Commitments³	8,701,067	9,651,649	10,286,622
1. Guarantees	2,127,312	2,181,957	2,158,180
2. Commitments	6,415,103	7,307,047	7,963,288
A) Letter of Credit	2,153,076	2,348,976	2,516,434
B) Forward Foreign Exchange Transactions	2,758,669	3,139,435	3,701,591
C) Forward government Securities Transactions	226,838	263,882	417,507
D) Derivatives	113,761	103,437	107,788
E) Forward lending	254,790	187,650	181,809
F) Operating leases	318	365	359
G) Commitments for acquisition of :	37,355	40,483	39,269
i. Fixed assets	26,566	27,640	28,446
ii. Intangible assets	10,789	12,842	10,823
H) Other commitments	870,298	1,222,818	998,532
3. Other contingent liabilities	158,651	162,645	165,154

Notes:

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

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

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

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Assets	1,652,543	1,875,707	1,920,905
I. Currency and Deposits	160,829	202,484	211,478
1. Currency	633	645	739
2. Transferable Deposits	93,791	135,482	143,937
3. Restricted/ compulsory deposits	64,493	66,356	65,197
4 Other Deposits	1,912	2	1,605
II. Securities(other than shares)	900,215	710,991	950,506
1. Short-term	802,629	698,731	938,319
2. Long-term	97,586	12,261	12,187
III. Loans extended (Advances)	451,135	939,927	732,236
1. Short-term	440,165	562,937	359,964
A) Money at call	-	-	-
B) Reverse Repo	70,704	493,418	299,531
C) Bills purchased and discounted	6,299	15,368	12,442
D) Other short-term loans	363,161	54,152	47,990
2. Long-term	10,970	376,990	372,273
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	4,391	3,067	3,681
VII. Other accounts receivable	131,417	12,082	15,645
1. Trade credit and advances	-	-	-
2. Others	131,417	12,082	15,645
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	131,382	12,072	15,623
E) Other non- resident accounts receivable	35	10	21
VIII. Non-financial assets	4,556	7,156	7,360
1. Produced assets	3,102	4,000	4,350
A) Tangible fixed assets	2,591	3,460	3,813
a) Dwellings	375	371	423
i) Building on freehold land	-	-	-
ii) Building on leasehold land	375	371	423
b) Other buildings and structures	755	1,128	1,006
i) Building on freehold land	-	-	-
ii) Building on leasehold land	755	1,128	1,006
c) Machinery and equipment	903	1,153	1,323
i) Transport equipment	213	278	278
ii) Furniture & Fixtures	130	199	197
iii) Office equipment	255	360	338
iv) Other machinery & equipment	304	316	510
d) Other tangible fixed assets n.e.s	557	810	1,062
B) Intangible fixed assets	511	540	536
a) Computer software	17	45	42
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,453	2,931	2,917
A) Tangible non-produced assets	1,453	2,931	2,917
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,453	2,931	2,917
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	-	224	94

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Liabilities	1,652,543	1,875,707	1,920,905
I. Deposits	512,550	667,817	700,485
1. Transferable Deposits	453,189	622,943	647,301
2. Restricted/ compulsory deposits	30,862	9,890	11,824
3. Other deposits	28,499	34,985	41,359
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	948,846	967,015	974,135
1. Short-term	948,846	598,451	610,709
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	10,062	-	24,422
C) Other short-term borrowings	938,784	598,451	586,287
2. Long-term borrowings	-	368,564	363,426
IV. Financial Derivatives	4,399	3,080	3,920
V. Other accounts payable	51,518	62,004	58,410
1. Provision for losses	2,332	704	673
A) Provision for loan losses-Specific	1,843	633	556
B) Provision for loan losses-General	485	67	113
C) Provision for other losses	5	5	5
2. Accumulated Depreciation	2,676	3,154	3,146
3. Other accounts payable to other resident Sectors	46,443	57,972	54,439
A) Dividends payable	-	-	-
B) Settlement accounts	250	199	199
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	46,193	57,773	54,240
a) Suspense account	5,515	28,855	24,298
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	6,563	10,363	10,332
e) Accrued rent	-	-	-
f) Accrued taxes	14,346	6,109	5,109
g) Other miscellaneous liability items	19,768	12,447	14,501
4. Other non- resident accounts payable	67	174	152
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	67	174	152
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	135,230	175,791	183,955
1. Quoted	-	-	-
2. Non quoted	71,305	73,169	72,003
3. Investment fund shares	-	-	-
4. Retained earnings	48,741	48,135	98,523
5. Current year result	19,062	54,857	16,970
6. General and special reserve	(4)	(2)	(10)
7. Valuation adjustments	(3,874)	(368)	(3,532)
IX. Contingencies and Commitments³	4,466,275	4,464,635	4,356,745
1. Guarantees	586,710	554,286	522,963
2. Commitments	3,878,939	3,901,673	3,833,392
A) Letter of Credit	45,919	48,769	54,121
B) Forward Foreign Exchange Transactions	3,777,573	3,834,596	3,716,934
C) Forward government Securities Transactions	31,285	-	-
D) Derivatives	-	-	-
E) Forward lending	1,775	14,323	24,956
F) Operating leases	-	-	-
G) Commitments for acquisition of :	504	39	40
i. Fixed assets	504	39	40
ii. Intangible assets	-	-	-
H) Other commitments	21,882	3,946	37,341
3. Other contingent liabilities	626	8,676	390

Notes:

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

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

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

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	1,473,061	2,317,836	2,282,459
1. Loans and advances	409,928	549,919	517,953
2. Investments	743,340	1,262,274	1,264,294
3. Lendings to financial institutions	32,726	49,286	40,872
4. Balances with banks	1,221	2,940	3,665
5. Income from inter-office lending	281,725	443,208	439,572
6. Other	4,122	10,209	16,103
B. Mark-Up/Return/Interest Expensed	1,100,112	1,791,625	1,839,855
1. Deposits	483,557	791,977	817,756
2. Borrowings	280,615	474,710	500,839
3. Subordinated debt	7,417	10,867	10,186
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	12,013	35,147	34,507
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,273	6,422	6,840
6. Expense on inter-office borrowing	281,392	443,101	439,469
7. Other	29,845	29,401	30,258
I. Net Mark-UP/Return/Interest Income (A - B)	372,949	526,212	442,604
C. Non Mark-UP/Return/Interest Income	91,359	137,283	125,508
1. Fee & Commission Income	46,180	58,881	59,811
i. Branch banking customer fees	5,859	6,533	6,195
ii. Consumer finance related fees	2,132	2,477	2,137
iii. Card related fees (debit and credit cards)	13,491	17,021	17,341
iv. Credit related fees	1,548	1,238	2,102
v. Investment banking fee	1,449	1,908	1,470
vi. Commission on trade	8,288	11,901	12,126
vii. Commission on guarantees	3,079	2,669	3,939
viii. Commission on cash management	1,470	1,912	1,805
ix. Commission on remittances including home remittances	2,582	4,164	4,514
x. Commission on utility bills	140	172	153
xi. Commission income - Bancassurance	1,025	1,207	1,187
xii. Rent on lockers	423	386	443
xiii. Commission on investments services	125	167	257
xiv. Other Commission	4,568	7,127	6,143
2. Dividend Income	5,798	8,584	8,540
3. Foreign exchange income	38,966	46,274	35,107
4. Income from derivatives	(5,032)	3,028	3,126
5. Gain on securities	(5,733)	15,542	16,319
i. Realised	(4,413)	14,605	14,483
ii. Unrealised - held for trading	(1,320)	937	1,836
6. Other Income	11,181	4,974	2,606
i. Rent on property	200	303	269
ii. Gain on sale of fixed assets-net	325	891	811
iii. Loss on termination of lease liability against right of use assets	393	582	315
iv. Gain on sale of non banking assets - net	4	2,041	194
v. Other	10,259	1,158	1,018
II. Total Income (I + C)	464,308	663,495	568,112

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	197,952	261,880	240,654
1. Operating expenses	192,605	252,377	232,691
i. Total compensation expense	89,140	107,205	107,464
ii. Property expense	32,143	39,546	36,753
a. Rent and taxes	1,310	1,557	1,475
b. Insurance	665	212	344
c. Utilities cost	5,527	10,057	7,665
d. Lease rental	269	-	-
e. Fuel expense generators	1,499	1,002	1,315
f. Security (including guards)	5,289	7,090	6,694
g. Repair and maintenance (including janitorial charges)	4,368	5,483	5,011
h. Depreciation on right-of-use assets	8,141	8,591	8,737
i. Depreciation	5,074	5,556	5,512
iii. Information technology expenses	16,705	25,862	23,335
iv. Other operating expenses	54,616	79,763	65,140
2. Workers welfare fund	4,373	7,137	6,442
3. Other charges	974	2,365	1,522
i. Penalties imposed by State Bank of Pakistan	391	1,730	855
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	-
iii. Others (to be specified, if material)	583	634	667
III. Profit before provisions (II - D)	266,357	401,615	327,457
E. Provisions / (reversals) and write offs - net	15,867	26,355	(1,228)
1. (Reversals) / provisions against balance with Banks	6	319	454
2. (Reversals) / provisions for diminution in value of investments	5,720	(2,618)	(11,202)
3. (Reversals) / provisions against loans & advances	11,284	32,765	8,294
4. (Reversals) / provisions against off balance sheet items	(98)	(117)	221
5. Reversals against other assets	1,073	1,188	1,667
6. Recovery of written off / charged off bad debts	(2,118)	(5,182)	(662)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	250,489	375,259	328,685
G. Taxation	109,142	229,553	166,512
1. Current	112,182	198,518	172,678
2. Prior	47	24,804	(169)
3. Deferred	(3,087)	6,231	(5,998)
V. Profit After Taxation (IV - G)	141,348	145,706	162,173
Notes on Human Resources			
Number of Employees*	186,527	191,184	193,323
1. Permanent	172,003	176,076	178,284
a. Male	144,499	145,941	147,331
b. Female	27,504	30,135	30,953
2. Contractual	14,524	15,108	15,039
a. Male	12,544	13,032	13,077
b. Female	1,980	2,076	1,962

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

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	384,384	598,326	553,643
1. Loans and advances	76,416	122,363	103,998
2. Investments	210,288	329,298	296,649
3. Lendings to financial institutions	4,857	8,595	5,429
4. Balances with banks	851	769	1,412
5. Income from inter-office lending	90,718	134,375	143,257
6. Other	1,254	2,927	2,897
B. Mark-Up/Return/Interest Expensed	334,434	521,951	508,274
1. Deposits	118,949	182,101	197,474
2. Borrowings	122,077	198,118	161,258
3. Subordinated debt	858	1,808	1,788
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	1,235	4,581	3,718
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	593	964	775
6. Expense on inter-office borrowing	90,718	134,375	143,257
7. Other	4	5	5
I. Net Mark-UP/Return/Interest Income (A - B)	49,951	76,375	45,369
C. Non Mark-UP/Return/Interest Income	11,210	26,781	18,585
1. Fee & Commission Income	6,654	8,594	8,212
i. Branch banking customer fees	551	627	559
ii. Consumer finance related fees	247	315	297
iii. Card related fees (debit and credit cards)	1,160	1,562	1,922
iv. Credit related fees	433	619	522
v. Investment banking fee	152	279	158
vi. Commission on trade	753	1,448	1,158
vii. Commission on guarantees	451	(283)	587
viii. Commission on cash management	86	104	60
ix. Commission on remittances including home remittances	455	774	566
x. Commission on utility bills	10	4	12
xi. Commission income - Bancassurance	122	142	84
xii. Rent on lockers	16	11	18
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,220	2,990	2,268
2. Dividend Income	1,188	2,232	1,865
3. Foreign exchange income	2,222	5,933	2,104
4. Income from derivatives	-	-	-
5. Gain on securities	430	7,378	5,439
i. Realised	844	7,335	3,617
ii. Unrealised - held for trading	(414)	43	1,822
6. Other Income	716	2,644	965
i. Rent on property	36	55	50
ii. Gain on sale of fixed assets-net	34	45	20
iii. Loss on termination of lease liability against right of use assets	47	111	39
iv. Gain on sale of non banking assets - net	4	2,042	167
v. Other	596	390	689
II. Total Income (I + C)	61,161	103,156	63,953

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	35,441	45,953	39,405
1. Operating expenses	35,109	45,593	39,200
i. Total compensation expense	21,682	22,458	23,796
ii. Property expense	4,212	6,376	5,043
a. Rent and taxes	128	381	251
b. Insurance	65	58	78
c. Utilities cost	890	1,771	1,228
d. Lease rental	4	-	-
e. Fuel expense generators	3	4	3
f. Security (including guards)	966	1,654	1,176
g. Repair and maintenance (including janitorial charges)	380	660	484
h. Depreciation on right-of-use assets	1,339	1,371	1,341
i. Depreciation	437	476	482
iii. Information technology expenses	2,019	4,585	2,493
iv. Other operating expenses	7,197	12,173	7,867
2. Workers welfare fund	31	204	53
3. Other charges	301	157	151
i. Penalties imposed by State Bank of Pakistan	111	107	12
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	189	50	139
III. Profit before provisions (II - D)	25,720	57,203	24,548
E. Provisions / (reversals) and write offs - net	102	2,200	(3,121)
1. (Reversals) / provisions against balance with Banks	-	-	305
2. (Reversals) / provisions for diminution in value of investments	940	(742)	(1,548)
3. (Reversals) / provisions against loans & advances	648	6,312	(2,950)
4. (Reversals) / provisions against off balance sheet items	18	-	-
5. Reversals against other assets	84	474	1,073
6. Recovery of written off / charged off bad debts	(1,589)	(3,845)	(0)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	25,618	55,003	27,669
G. Taxation	10,832	26,509	14,611
1. Current	10,479	25,489	13,569
2. Prior	-	2,638	-
3. Deferred	353	(1,618)	1,042
V. Profit After Taxation (IV - G)	14,786	28,494	13,058
Notes on Human Resources			
Number of Employees*	36,561	37,980	37,859
1. Permanent	29,581	30,248	30,162
a. Male	25,587	26,024	25,897
b. Female	3,994	4,224	4,265
2. Contractual	6,980	7,732	7,697
a. Male	6,275	6,937	6,916
b. Female	705	795	781

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

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	1,041,405	1,638,265	1,655,403
1. Loans and advances	327,855	415,297	402,509
2. Investments	497,369	882,231	925,632
3. Lendings to financial institutions	22,957	23,654	16,451
4. Balances with banks	62	1,787	1,699
5. Income from inter-office lending	190,308	308,033	295,927
6. Other	2,853	7,262	13,184
B. Mark-Up/Return/Interest Expensed	738,691	1,215,221	1,278,385
1. Deposits	351,526	586,077	595,281
2. Borrowings	149,519	261,565	324,958
3. Subordinated debt	6,558	9,059	8,398
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	6,621	15,771	17,637
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,651	5,427	6,033
6. Expense on inter-office borrowing	189,975	307,926	295,824
7. Other	29,841	29,397	30,253
I. Net Mark-Up/Return/Interest Income (A - B)	302,714	423,044	377,018
C. Non Mark-Up/Return/Interest Income	66,539	97,626	95,619
1. Fee & Commission Income	38,563	48,927	50,046
i. Branch banking customer fees	5,296	5,893	5,621
ii. Consumer finance related fees	1,886	2,162	1,840
iii. Card related fees (debit and credit cards)	12,325	15,451	15,415
iv. Credit related fees	1,013	992	1,126
v. Investment banking fee	1,297	1,519	1,230
vi. Commission on trade	7,429	10,187	10,603
vii. Commission on guarantees	2,211	2,629	2,938
viii. Commission on cash management	1,365	1,787	1,726
ix. Commission on remittances including home remittances	2,099	3,376	3,936
x. Commission on utility bills	130	168	140
xi. Commission income - Bancassurance	904	1,064	1,102
xii. Rent on lockers	407	375	425
xiii. Commission on investments services	125	167	257
xiv. Other Commission	2,075	3,157	3,688
2. Dividend Income	4,610	6,352	6,675
3. Foreign exchange income	24,095	28,851	23,171
4. Income from derivatives	(5,032)	3,028	3,126
5. Gain on securities	(6,158)	8,167	10,934
i. Realised	(5,249)	7,300	10,923
ii. Unrealised - held for trading	(909)	867	11
6. Other Income	10,463	2,301	1,667
i. Rent on property	164	248	219
ii. Gain on sale of fixed assets-net	290	846	792
iii. Loss on termination of lease liability against right of use assets	346	470	275
iv. Gain on sale of non banking assets - net	-	(2)	28
v. Other	9,663	739	353
II. Total Income (I + C)	369,253	520,670	472,637

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	159,836	210,450	198,492
1. Operating expenses	155,466	201,869	191,325
i. Total compensation expense	66,234	82,431	82,447
ii. Property expense	27,648	32,810	31,384
a. Rent and taxes	1,147	1,085	1,217
b. Insurance	597	151	260
c. Utilities cost	4,624	8,244	6,409
d. Lease rental	265	-	-
e. Fuel expense generators	1,495	998	1,311
f. Security (including guards)	4,290	5,398	5,487
g. Repair and maintenance (including janitorial charges)	3,934	4,714	4,455
h. Depreciation on right-of-use assets	6,699	7,121	7,234
i. Depreciation	4,597	5,099	5,011
iii. Information technology expenses	14,602	21,066	20,702
iv. Other operating expenses	46,982	65,562	56,792
2. Workers welfare fund	3,697	6,372	5,796
3. Other charges	674	2,209	1,370
i. Penalties imposed by State Bank of Pakistan	280	1,623	843
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	-
iii. Others (to be specified, if material)	394	584	528
III. Profit before provisions (II - D)	209,417	310,220	274,145
E. Provisions / (reversals) and write offs - net	15,812	24,306	1,720
1. (Reversals) / provisions against balance with Banks	6	319	148
2. (Reversals) / provisions for diminution in value of investments	4,780	(1,876)	(9,654)
3. (Reversals) / provisions against loans & advances	10,682	26,605	11,071
4. (Reversals) / provisions against off balance sheet items	(116)	(117)	223
5. Reversals against other assets	989	713	600
6. Recovery of written off / charged off bad debts	(529)	(1,337)	(668)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	193,605	285,914	272,426
G. Taxation	84,821	184,534	138,988
1. Current	88,046	157,161	145,915
2. Prior	47	19,327	(169)
3. Deferred	(3,271)	8,047	(6,759)
V. Profit After Taxation (IV - G)	108,784	101,379	133,438
Notes on Human Resources			
Number of Employees*	149,547	152,836	155,094
1. Permanent	142,040	145,461	147,753
a. Male	118,612	119,635	121,149
b. Female	23,428	25,826	26,604
2. Contractual	7,507	7,375	7,341
a. Male	6,238	6,094	6,160
b. Female	1,269	1,281	1,181

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

1.2.3 Profit and Loss Accounts

Foreign Banks

	(Million Rupees)		
Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	47,272	81,245	73,413
1. Loans and advances	5,657	12,260	11,445
2. Investments	35,683	50,745	42,013
3. Lendings to financial institutions	4,911	17,037	18,992
4. Balances with banks	307	384	554
5. Income from inter-office lending	699	800	388
6. Other	15	20	21
B. Mark-Up/Return/Interest Expensed	26,988	54,453	53,196
1. Deposits	13,083	23,799	25,001
2. Borrowings	9,019	15,028	14,623
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	4,158	14,795	13,151
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	29	31	32
6. Expense on inter-office borrowing	699	800	388
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	20,284	26,793	20,218
C. Non Mark-UP/Return/Interest Income	13,610	12,876	11,304
1. Fee & Commission Income	963	1,360	1,553
i. Branch banking customer fees	12	13	15
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	6	8	4
iv. Credit related fees	102	(374)	453
v. Investment banking fee	0	110	83
vi. Commission on trade	106	266	365
vii. Commission on guarantees	417	322	414
viii. Commission on cash management	19	20	19
ix. Commission on remittances including home remittances	27	14	12
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	273	980	188
2. Dividend Income	-	-	-
3. Foreign exchange income	12,650	11,489	9,832
4. Income from derivatives	-	-	-
5. Gain on securities	(4)	(3)	(55)
i. Realised	(8)	(30)	(57)
ii. Unrealised - held for trading	3	27	3
6. Other Income	1	30	(26)
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	1	0	(1)
iii. Loss on termination of lease liability against right of use assets	-	1	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	0	29	(25)
II. Total Income (I + C)	33,894	39,669	31,522

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	2,674	5,477	2,758
1. Operating expenses	2,029	4,915	2,165
i. Total compensation expense	1,225	2,316	1,221
ii. Property expense	283	361	325
a. Rent and taxes	36	90	7
b. Insurance	4	2	5
c. Utilities cost	13	42	28
d. Lease rental	-	-	-
e. Fuel expense generators	0	-	-
f. Security (including guards)	33	38	31
g. Repair and maintenance (including janitorial charges)	55	108	72
h. Depreciation on right-of-use assets	103	99	163
i. Depreciation	40	(19)	20
iii. Information technology expenses	84	211	139
iv. Other operating expenses	438	2,028	480
2. Workers welfare fund	645	562	592
3. Other charges	0	0	-
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	0	0	-
III. Profit before provisions (II - D)	31,220	34,192	28,764
E. Provisions / (reversals) and write offs - net	(47)	(151)	174
1. (Reversals) / provisions against balance with Banks	-	-	2
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(47)	(152)	173
4. (Reversals) / provisions against off balance sheet items	-	-	(2)
5. Reversals against other assets	-	1	(5)
6. Recovery of written off / charged off bad debts	-	-	6
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	31,266	34,342	28,590
G. Taxation	13,489	18,510	12,913
1. Current	13,658	15,868	13,194
2. Prior	-	2,840	-
3. Deferred	(168)	(197)	(281)
V. Profit After Taxation (IV - G)	17,777	15,833	15,677
Notes on Human Resources			
Number of Employees*	419	368	370
1. Permanent	382	367	369
a. Male	300	282	285
b. Female	82	85	84
2. Contractual	37	1	1
a. Male	31	1	1
b. Female	6	-	-

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

Scheduled Banks

Deposits

2.1 Deposits Distributed by Type of Accounts

All Banks

(Million Rupees)

Type of Account	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	60,689,469	8,495,615	78,464,778	9,550,027	80,080,622	9,543,272
of which:						
1) Basic Banking Accounts	4,291,358	226,201	4,064,642	235,150	4,039,534	231,611
II. Call Deposits	314,481	372,156	321,833	381,703	337,836	387,503
III. Other Deposit Accounts	105,137	551,984	173,995	659,545	169,681	695,161
IV. Saving Deposits	21,515,723	9,314,709	22,347,599	11,764,320	22,270,390	12,225,888
V. Fixed or Term Deposits	946,194	4,114,431	797,621	4,942,088	842,586	4,782,307
1) Less Than Three Months	71,373	682,838	58,605	750,629	74,722	748,454
2) For Three Months and Over						
but Less Than Six Months	67,415	574,983	39,964	712,978	40,979	580,185
3) For Six Months and Over						
but Less Than One Year	55,185	543,299	28,865	569,218	44,075	549,520
4) For One Year & Over						
but Less Than Two Years	414,102	1,876,817	382,868	2,419,450	437,383	2,455,957
5) For Two Years & Over						
but Less Than Three Years	29,978	69,006	13,141	57,371	11,003	54,812
6) For Three Years & Over						
but Less Than Four Years	29,561	83,972	26,369	78,344	26,898	75,229
7) For Four Years & Over						
but Less Than Five Years	22,298	5,737	43,681	52,711	15,686	53,371
8) For Five Years & Over						
but Less Than Ten Years	254,076	276,750	202,936	287,194	190,926	263,713
9) For Ten Years and Over	2,206	1,029	1,192	14,193	914	1,066
Total	83,571,004	22,848,894	102,105,826	27,297,683	103,701,115	27,634,131

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

2.1.1 Deposits Distributed by Type of Accounts

Public Sector Banks

(Million Rupees)

Type of Account	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	7,961,208	964,013	9,170,025	1,147,746	9,100,774	1,102,897
of which:						
Basic Banking Accounts	114,253	22,319	211,280	20,922	162,484	16,669
II. Call Deposits	145,216	32,103	147,945	61,242	159,653	51,955
III. Other Deposit Accounts	61,201	539,690	96,384	632,207	82,324	669,284
IV. Saving Deposits	5,087,156	1,672,067	5,748,277	2,012,267	5,764,683	1,979,031
V. Fixed or Term Deposits	403,585	1,023,081	176,100	1,408,846	152,037	1,230,293
1) Less Than Three Months	15,458	78,514	12,436	62,400	10,720	33,345
2) For Three Months and Over but Less Than Six Months	45,646	117,756	7,635	158,495	8,149	79,498
3) For Six Months and Over but Less Than One Year	42,722	172,449	10,817	165,687	7,745	133,938
4) For One Year & Over but Less Than Two Years	104,440	460,941	28,034	729,470	50,570	725,812
5) For Two Years & Over but Less Than Three Years	16,835	46,692	5,755	45,590	3,972	45,536
6) For Three Years & Over but Less Than Four Years	10,950	33,684	3,887	39,209	4,658	39,231
7) For Four Years & Over but Less Than Five Years	21,595	3,034	39,892	50,395	11,803	52,726
8) For Five Years & Over but Less Than Ten Years	143,940	109,343	66,843	156,889	54,208	119,543
9) For Ten Years and Over	1,999	669	801	711	212	664
Total	13,658,366	4,230,955	15,338,731	5,262,307	15,259,471	5,033,459

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

2.1.2 Deposits Distributed by Type of Accounts

Domestic Private Banks

(Million Rupees)

Type of Account	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	52,722,796	7,410,122	69,290,254	8,250,672	70,975,783	8,289,235
of which:						
Basic Banking Accounts	4,177,105	203,881	3,853,362	214,228	3,877,050	214,942
II. Call Deposits	169,265	340,053	173,888	320,461	178,183	335,548
III. Other Deposit Accounts	43,936	12,293	77,605	27,334	87,357	25,876
IV. Saving Deposits	16,427,148	7,346,316	16,597,526	9,349,837	16,504,556	9,834,452
V. Fixed or Term Deposits	542,490	3,040,785	621,429	3,459,348	690,438	3,452,889
1) Less Than Three Months	55,823	561,083	46,088	626,596	63,902	624,273
2) For Three Months and Over but Less Than Six Months	21,747	450,135	32,318	542,221	32,820	492,427
3) For Six Months and Over but Less Than One Year	12,460	370,654	18,048	403,531	36,329	415,554
4) For One Year & Over but Less Than Two Years	309,660	1,415,841	354,834	1,689,980	386,813	1,730,145
5) For Two Years & Over but Less Than Three Years	13,143	22,314	7,386	11,781	7,031	9,276
6) For Three Years & Over but Less Than Four Years	18,611	50,288	22,482	39,135	22,240	35,998
7) For Four Years & Over but Less Than Five Years	703	2,702	3,789	2,316	3,883	645
8) For Five Years & Over but Less Than Ten Years	110,136	167,407	136,093	130,305	136,718	144,170
9) For Ten Years and Over	207	360	391	13,482	702	402
Total	69,905,635	18,149,568	86,760,702	21,407,652	88,436,317	21,938,000

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

2.1.3 Deposits Distributed by Type of Accounts

Foreign Banks

(Million Rupees)

Type of Account	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	5,465	121,480	4,499	151,609	4,065	151,140
of which:	-	-	-	-	-	-
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	6	4	-	-
IV. Saving Deposits	1,419	296,326	1,796	402,216	1,151	412,405
V. Fixed or Term Deposits	119	50,565	92	73,895	111	99,126
1) Less Than Three Months	92	43,242	81	61,633	100	90,837
2) For Three Months and Over but Less Than Six Months	22	7,092	11	12,262	10	8,261
3) For Six Months and Over but Less Than One Year	3	196	-	-	1	29
4) For One Year & Over but Less Than Two Years	2	35	-	-	-	-
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	-	-	-	-	-	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	7,003	468,370	6,393	627,724	5,327	662,672

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

2.1.4 Deposits Distributed by Type of Accounts

Conventional Banking

(Million Rupees)

Type of Account	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	52,169,267	6,353,027	67,138,243	6,934,630	68,411,829	6,933,276
of which:						
Basic Banking Accounts	4,037,616	209,162	4,032,551	234,299	3,697,066	211,308
II. Call Deposits	282,731	350,601	293,509	335,132	309,780	344,311
III. Other Deposit Accounts	94,527	550,117	149,643	655,118	140,091	693,000
IV. Saving Deposits	18,791,974	7,104,096	18,279,422	8,869,357	17,840,051	9,215,852
V. Fixed or Term Deposits	564,162	3,247,229	495,689	3,752,911	487,761	3,633,322
1) Less Than Three Months	30,180	441,764	38,026	451,840	38,402	447,388
2) For Three Months and Over but Less Than Six Months	58,670	464,954	31,608	463,568	31,289	361,216
3) For Six Months and Over but Less Than One Year	49,031	425,718	22,382	403,124	20,373	377,668
4) For One Year & Over but Less Than Two Years	184,971	1,566,741	202,478	2,031,230	236,815	2,086,937
5) For Two Years & Over but Less Than Three Years	22,028	59,503	10,674	53,682	8,668	51,646
6) For Three Years & Over but Less Than Four Years	21,625	71,827	20,086	66,872	20,480	64,643
7) For Four Years & Over but Less Than Five Years	22,059	4,014	35,883	43,806	13,111	45,087
8) For Five Years & Over but Less Than Ten Years	173,392	211,680	133,554	237,738	118,235	197,780
9) For Ten Years and Over	2,206	1,029	998	1,051	388	957
Total	71,902,661	17,605,070	86,356,506	20,547,147	87,189,512	20,819,760

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

2.1.5 Deposits Distributed by Type of Accounts

Islamic Banking

(Million Rupees)

Type of Account	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	8,520,202	2,142,588	11,326,535	2,615,397	11,668,793	2,609,997
of which:						
Basic Banking Accounts	253,742	17,038	32,091	851	342,468	20,303
II. Call Deposits	31,750	21,555	28,324	46,571	28,056	43,192
III. Other Deposit Accounts	10,610	1,866	24,352	4,427	29,590	2,160
IV. Saving Deposits	2,723,749	2,210,613	4,068,177	2,894,963	4,430,339	3,010,036
V. Fixed or Term Deposits	382,032	867,202	301,932	1,189,177	354,825	1,148,986
1) Less Than Three Months	41,193	241,075	20,579	298,789	36,320	301,066
2) For Three Months and Over but Less Than Six Months	8,745	110,029	8,356	249,409	9,690	218,969
3) For Six Months and Over but Less Than One Year	6,154	117,581	6,483	166,094	23,702	171,851
4) For One Year & Over but Less Than Two Years	229,131	310,076	180,390	388,220	200,568	369,020
5) For Two Years & Over but Less Than Three Years	7,950	9,504	2,467	3,689	2,335	3,166
6) For Three Years & Over but Less Than Four Years	7,936	12,145	6,283	11,472	6,418	10,586
7) For Four Years & Over but Less Than Five Years	239	1,723	7,798	8,906	2,575	8,283
8) For Five Years & Over but Less Than Ten Years	80,684	65,069	69,382	49,456	72,691	65,933
9) For Ten Years and Over	-	-	194	13,142	526	110
Total	11,668,343	5,243,823	15,749,320	6,750,535	16,511,603	6,814,371

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

2.1.6 Deposits Distributed by Type of Accounts and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	55,781,293	5,494,267	21,178,778	1,284,516	699,363	326,470	2,421,188	2,438,019	80,080,622	9,543,272
II. Call Deposits	205,408	111,557	14,126	17,676	9,904	13,647	108,398	244,622	337,836	387,503
III. Other Deposit Accounts	137,063	44,541	23,096	2,202	2,926	59,331	6,596	589,087	169,681	695,161
IV. Saving Deposits	15,479,102	4,751,653	5,296,628	1,731,524	796,037	614,818	698,623	5,127,893	22,270,390	12,225,888
V. Fixed or Term Deposits	484,820	936,046	214,652	278,137	87,925	214,160	55,189	3,353,965	842,586	4,782,307
1) Less Than Three Months	43,082	168,234	11,845	42,144	8,883	34,796	10,912	503,281	74,722	748,454
2) For Three Months and Over but Less Than Six Months	24,024	98,143	7,437	20,129	1,947	16,525	7,571	445,388	40,979	580,185
3) For Six Months and Over but Less Than One Year	26,425	116,393	11,852	22,444	1,903	9,934	3,895	400,750	44,075	549,520
4) For One Year & Over but Less Than Two Years	235,524	461,183	120,239	157,348	58,065	83,452	23,555	1,753,974	437,383	2,455,957
5) For Two Years & Over but Less Than Three Years	6,688	5,489	2,979	2,274	597	625	739	46,424	11,003	54,812
6) For Three Years & Over but Less Than Four Years	13,594	12,618	8,845	5,248	2,080	1,364	2,379	55,999	26,898	75,229
7) For Four Years & Over but Less Than Five Years	12,144	6,107	2,616	2,398	503	41,466	423	3,400	15,686	53,371
8) For Five Years and Over but Less Than Ten Years	122,790	66,952	48,658	26,072	13,766	25,962	5,712	144,727	190,926	263,713
9) For ten years and over	549	928	181	79	181	36	3	23	914	1,066
Total	72,087,686	11,338,064	26,727,280	3,314,056	1,596,155	1,228,426	3,289,994	11,753,586	103,701,115	27,634,131

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

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Mar-23	Dec-23	Mar-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
1. FOREIGN CONSTITUENTS	719,196	772,367	371,152	4,551	11,868	290,852	36,039
1) Official	121,568	119,476	47,069	2,101	-	60,998	862
2) Business	165,520	160,376	105,761	470	7,767	17,154	19,314
3) Personal	432,108	492,328	218,317	1,980	4,101	212,588	15,863
4) Trust Funds and Non Profit Organizations		187	5	-	-	111	-
2. DOMESTIC CONSTITUENTS	22,129,697	26,525,316	9,172,121	382,951	683,293	11,935,036	1,292,600
I. GOVERNMENT	3,525,216	3,965,803	402,062	64,906	479,721	1,602,393	132,292
A. Federal Government	2,233,999	2,524,918	268,811	55,643	428,796	834,023	105,815
B. Provincial Governments	1,141,724	1,268,631	113,279	9,152	50,737	614,839	26,476
C. Local Bodies	149,493	172,254	19,972	111	187	153,531	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,250,953	1,543,469	103,218	33,053	99,534	551,498	156,833
Agriculture, hunting and forestry	1,009	1,305	5	-	-	612	182
Services	33,858	48,298	1,215	204	188	33,187	2,001
Utilities	524,896	633,685	66,799	10,792	46,496	199,338	46,202
Transport, storage and communications	123,066	118,055	3,933	11,481	10,440	36,000	10,305
Manufacturing	250,155	293,369	6,805	6,580	7,037	141,761	35,731
Mining and Quarrying	184,596	261,862	20,604	1,637	7,075	38,370	58,981
Construction	40,110	37,610	64	245	218	7,137	990
Commerce and Trade	43,181	39,886	2,665	1,758	390	41,023	300
Others	50,080	109,398	1,127	356	27,691	54,069	2,141
III. NON-BANK FINANCIAL INSTITUTIONS	852,770	1,205,910	63,794	26,524	4,748	984,772	95,366
Mutual Funds and AMCs	404,385	657,487	17,866	8,665	2,447	557,579	56,320
Insurance & Pension Funds	239,240	197,151	11,377	6,607	428	172,792	9,595
MFIs and DFIs	27,026	39,739	5,587	55	842	21,215	-
Stock Exchange & Brokerage Houses	44,890	53,648	5,680	7,752	1	39,714	24
Modarabas	3,671	5,142	338	1	0	2,348	1,957
Other NBFI	133,558	252,744	22,946	3,443	1,029	191,124	27,471
IV. PRIVATE SECTOR (BUSINESS)	5,071,746	6,214,633	2,811,846	160,962	15,817	2,282,758	535,213
A. Agriculture, forestry and fishing	170,921	195,803	84,634	3,291	78	94,931	6,445
1. Crop and animal production, hunting and related service activities	164,663	188,463	80,333	3,108	76	92,707	6,267
Growing of Wheat, Rice, Sugar Cane & Cotton	95,659	105,231	35,071	1,942	36	59,868	2,089
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,046	8,153	4,326	9	0	2,641	204
Growing of other fruits, vegetables and crops	27,243	31,300	12,051	569	7	15,517	2,698
Raising of livestock and other related activities	24,586	31,103	22,860	436	32	10,816	742
Other agricultural support activities	10,083	12,465	5,943	152	1	3,857	534
Hunting, trapping and related service activities	46	212	81	-	-	9	-
02 - Forestry and logging	1,072	1,207	444	16	0	60	-
03 - Fishing and aquaculture	5,186	6,133	3,857	167	2	2,164	178
B. Mining and quarrying	240,418	265,749	76,065	1,004	193	119,740	19,322
05 - Mining of coal and lignite	74,351	57,761	40,543	190	32	40,932	256
06 - Extraction of crude petroleum and natural gas	146,531	179,557	24,862	205	161	71,062	11,954
07 - Mining of metal ores	3,197	3,369	2,398	46	-	549	323
08-Other mining and quarrying	15,895	24,020	7,566	558	-	7,053	6,790
09 - Mining support service activities	443	1,043	696	5	-	144	-
C. Manufacturing	1,378,114	1,786,765	747,705	68,851	6,405	543,341	238,423
10 - Manufacture of food products	245,300	302,664	144,794	11,864	197	91,371	26,706
11 - Manufacture of beverages	47,988	75,860	15,650	126	0	36,928	7,329
12 - Manufacture of tobacco products	20,628	52,618	8,649	138	-	3,770	16,475
13 - Manufacture of textiles	212,179	236,879	134,715	17,134	1,811	48,090	15,694
Preparation and spinning of textile fibres	53,685	62,144	33,211	6,800	558	16,509	4,952
Weaving of textiles	28,107	31,753	16,267	1,800	566	5,938	1,012
Finishing of textiles	23,925	30,437	15,345	4,512	273	3,338	698
Manufacture of knitted and crocheted fabrics	16,353	17,267	9,497	1,142	13	842	3,085
Manufacture of made-up textile articles, except apparel	29,025	36,126	24,456	2,448	59	5,659	1,445
Manufacture of carpets and rugs	2,416	1,626	1,270	2	-	362	60
Manufacture of other textiles n.e.c.	58,666	57,525	34,669	430	342	15,442	4,442
14 - Manufacture of wearing apparel	65,605	75,261	43,596	1,805	243	14,246	8,267
15 - Manufacture of leather and related products	21,277	28,223	15,173	417	77	5,316	2,325

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Mar-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
9,278	51,414	544	1,124	24	4,063	25	102,511	780,934
1,981	7,224	144	650	-	1,770	-	12,632	122,800
1,444	2,282	2	3	-	301	-	23,345	154,497
5,853	41,906	392	471	24	1,993	25	66,526	503,513
-	2	6	-	-	-	-	8	124
540,242	2,404,543	54,268	74,105	53,347	259,649	1,041	4,679,796	26,853,197
66,880	979,326	44,931	45,698	2,970	90,861	20	1,362,979	3,912,060
46,642	553,260	43,870	8,466	2,437	61,407	20	821,916	2,409,189
20,181	422,384	1,055	37,085	533	29,298	-	537,013	1,325,020
57	3,682	6	147	-	156	-	4,050	177,851
172,913	471,494	-	5	-	26,675	-	827,920	1,615,222
-	722	-	-	-	-	-	904	1,520
1,901	12,271	-	5	-	28	-	16,206	50,999
15,110	240,002	-	-	-	359	-	301,674	625,098
3,504	49,101	-	-	-	1,304	-	64,213	126,068
114,639	18,193	-	-	-	484	-	169,048	331,232
25,111	119,749	-	-	-	24,500	-	228,341	296,027
10,350	3,686	-	-	-	-	-	15,026	22,690
2	3,617	-	-	-	-	-	3,919	49,756
2,296	24,154	-	-	-	-	-	28,590	111,833
22,586	15,800	-	3	114	27	-	133,895	1,213,733
18,800	37	-	-	-	-	-	75,157	661,713
1,814	1,453	-	-	114	1	-	12,977	204,182
752	6,112	-	-	-	-	-	6,865	34,565
122	31	-	-	-	-	-	177	53,324
75	1	-	3	-	-	-	2,035	4,723
1,022	8,166	-	-	-	26	-	36,684	255,226
129,249	190,253	1,813	4,192	142	29,274	78	890,213	6,161,597
1,065	6,515	40	229	13	2,522	64	16,893	199,827
1,065	5,892	40	229	13	2,522	64	16,093	192,317
273	2,997	24	195	12	2,371	58	8,019	104,936
4	465	2	3	-	14	-	692	7,669
2	749	7	19	1	72	6	3,555	31,699
705	897	-	4	-	39	-	2,386	36,530
80	785	7	8	-	26	0	1,441	11,393
-	-	-	-	-	-	-	-	90
-	9	-	-	-	-	-	9	529
-	613	-	-	-	-	-	791	6,981
22,784	2,258	91	101	3	442	-	45,001	242,004
2	15	-	-	-	1	-	274	81,971
22,228	1,921	90	101	3	416	-	36,712	133,001
323	5	-	-	-	-	-	650	3,644
232	307	1	0	-	25	-	7,355	22,533
-	10	-	-	-	-	-	10	855
43,082	35,947	356	416	8	1,318	0	319,549	1,685,852
3,657	6,388	12	166	-	395	-	37,323	285,549
100	30	-	1	-	-	-	7,459	60,164
-	4	0	-	-	-	-	16,479	29,036
3,835	9,157	282	57	-	207	-	29,231	230,981
1,189	2,811	24	4	-	25	-	9,004	66,082
446	631	116	3	-	6	-	2,215	26,786
43	178	1	3	-	1	-	924	24,393
32	2,029	-	-	-	-	-	5,147	16,640
193	865	11	48	-	174	-	2,735	35,356
9	1	-	-	-	-	-	70	1,705
1,923	2,641	130	-	-	1	-	9,137	60,019
1,463	938	1	31	-	20	-	10,719	70,609
709	1,008	8	6	-	46	-	4,101	25,084
-	-	-	-	-	-	-	-	-

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Mar-23	Dec-23	Mar-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	5,850	6,197	4,449	11	32	1,230	337
Manufacture of luggage, handbags and the like, saddlery and harness	3,404	3,755	2,718	50	2	430	574
Manufacture of footwear	12,023	18,270	8,005	356	43	3,656	1,414
a. Leather wear	10,092	15,746	6,328	249	43	3,304	1,379
b. Rubber and Plastic wear	1,931	2,524	1,677	107	0	352	35
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3,165	3,395	2,915	44	21	336	20
17 - Manufacture of paper and paper products	12,261	10,157	5,957	169	0	2,034	492
18 - Printing and reproduction of recorded media	15,065	21,597	14,954	119	0	3,026	2,838
Printing and other service activities related to printing	13,564	20,401	14,310	112	0	2,958	2,357
Reproduction of recorded media	1,501	1,196	644	7	-	68	481
19 - Manufacture of coke and refined petroleum products	147,340	171,252	30,687	5,099	1	73,715	34,139
20 - Manufacture of chemicals and chemical products	128,744	218,488	59,172	11,687	789	87,459	27,064
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,390	69,760	26,864	2,015	0	18,743	9,131
22 - Manufacture of rubber and plastics products	21,111	24,447	17,213	1,091	328	3,869	1,145
23 - Manufacture of other non-metallic mineral products	29,016	29,820	12,529	1,011	437	14,440	827
24 - Manufacture of basic metals	41,284	50,365	27,705	1,424	20	9,420	3,023
25. Manufacture of fabricated metal products, except machinery and equipment	10,771	12,866	5,699	149	95	4,497	1,469
26 - Manufacture of computer, electronic and optical products	29,633	27,818	17,464	1,353	1	3,380	1,506
27 - Manufacture of electrical equipment	58,806	58,783	23,928	2,048	1,943	21,467	5,469
28 - Manufacture of machinery and equipment	20,403	56,270	13,088	1,133	2	17,501	22,405
29 - Manufacture of motor vehicles, trailers and semi-trailers	72,851	97,318	33,922	6,438	1	31,372	46,491
30 - Manufacture of other transport equipment	11,100	13,966	6,538	239	206	6,067	273
31 - Manufacture of furniture	4,397	3,280	3,024	56	0	584	71
32. Other manufacturing	104,008	141,692	80,281	2,481	232	45,043	5,217
Manufacture of jewellery and related articles	3,522	3,661	1,724	71	-	1,391	129
Manufacture of imitation jewellery and related articles	203	195	209	0	-	25	1
Manufacture of musical instruments	8,171	3,140	1,526	758	-	749	16
Manufacture of sports goods	21,054	38,223	24,955	81	125	11,380	1,111
Manufacture of games and toys	130	136	49	-	-	76	-
Manufacture of medical and dental instruments and supplies	9,300	11,696	8,748	268	39	2,267	1,496
Manufacture of Handicrafts	523	733	666	4	43	502	6
Other manufacturing n.e.c.	61,105	83,908	42,404	1,298	25	28,651	2,459
33 - Repair and installation of machinery and equipment	2,789	3,986	3,189	812	-	665	49
D. Electricity, gas, steam and air conditioning supply	354,280	476,786	111,215	3,178	530	421,287	12,427
Electric power generation, transmission and distribution	316,607	430,230	104,038	2,742	529	368,189	12,351
a) Hydal	37,700	33,641	7,647	142	0	44,422	1,005
b) Thermal	7,754	28,589	4,595	103	-	9,429	756
c) Coal Based	69,182	134,875	2,268	1,916	0	169,038	500
d) Wind	11,299	19,432	8,757	-	498	3,629	7,292
e) Solar	5,806	12,558	6,344	2	1	6,638	243
f) Other	184,866	201,135	74,428	579	31	135,033	2,555
Manufacture of gas; distribution of gaseous fuels through mains	36,680	45,669	6,451	410	0	52,856	26
Steam and air conditioning supply	993	887	726	26	-	242	50
E. Water supply; sewerage, waste management and remediation activities	15,343	24,056	9,847	1,600	-	2,158	768
36 - Water collection, treatment and supply	1,211	1,092	897	7	-	157	40
37 - Sewerage	3,840	977	1,031	0	-	21	50
38 - Waste collection, treatment and disposal activities; materials recovery	9,979	20,160	6,917	1,588	-	1,973	658
39 - Remediation activities and other waste management	313	1,826	1,002	4	-	7	20
F. Construction	322,044	411,331	172,237	15,854	85	173,492	19,314
41 - Construction of buildings	167,891	186,547	98,497	8,639	10	52,186	7,254
42 - Civil engineering	109,300	175,615	47,813	4,997	75	105,750	10,728
43 - Specialized construction activities	44,852	49,170	25,927	2,218	0	15,557	1,331

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
470	57	-	-	-	3	-	866	6,589
151	108	-	-	-	-	-	832	4,032
88	843	8	6	-	43	-	2,402	14,463
87	638	8	6	-	43	-	2,160	12,085
2	205	-	-	-	-	-	242	2,379
61	10	-	-	-	-	-	91	3,407
15	70	-	10	-	52	-	639	8,801
110	394	2	-	-	30	-	3,374	21,472
110	329	2	-	-	30	-	2,828	20,207
-	65	-	-	-	-	-	546	1,265
23,717	1,576	19	41	-	232	-	59,724	169,226
3,824	2,836	0	67	8	169	-	33,968	193,076
515	233	4	4	-	26	-	9,912	57,534
191	418	-	11	-	1	-	1,767	24,268
411	1,325	-	1	-	7	-	2,571	30,989
1,343	980	13	13	-	1	-	5,373	43,942
5	172	8	-	-	2	-	1,656	12,096
128	4,208	1	2	-	-	-	5,844	28,042
656	1,719	3	4	-	106	-	7,957	57,343
142	1,228	3	0	-	-	-	23,778	55,502
146	96	-	3	-	14	-	46,750	118,484
-	100	-	-	-	-	-	373	13,422
-	11	-	-	-	-	-	81	3,745
2,052	3,035	3	1	-	8	0	10,315	138,353
28	75	-	0	-	-	-	232	3,418
-	8	-	-	-	-	-	9	243
-	-	-	-	-	-	-	16	3,050
25	45	-	-	-	-	-	1,181	37,722
-	-	-	-	-	-	-	-	125
-	208	-	-	-	0	-	1,705	13,028
-	30	1	0	-	-	-	36	1,252
1,999	2,669	2	0	-	8	0	7,137	79,515
-	12	-	-	-	-	-	62	4,727
2,012	3,952	740	2,279	1	20,265	-	41,677	577,886
24	3,219	739	2,279	1	20,248	-	38,860	514,358
16	0	-	-	-	-	-	1,022	53,233
-	389	-	-	-	-	-	1,145	15,272
-	250	-	-	-	-	-	750	173,971
-	2	-	-	-	-	-	7,294	20,178
-	158	0	-	1	-	-	402	13,387
7	2,420	739	2,279	-	20,248	-	28,248	238,318
1,988	717	1	1	-	17	-	2,750	62,468
-	16	-	-	-	-	-	66	1,060
3,092	1,189	-	1	-	-	-	5,050	18,655
60	22	-	1	-	-	-	124	1,186
200	9	-	-	-	-	-	259	1,311
2,832	1,152	-	-	-	-	-	4,641	15,120
-	6	-	-	-	-	-	26	1,038
2,457	17,424	74	335	57	65	4	39,730	401,398
1,661	12,925	1	182	57	12	-	22,093	181,423
344	3,773	27	80	-	5	1	14,959	173,594
452	726	46	72	-	49	2	2,678	46,380

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Mar-23	Dec-23	Mar-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	852,578	1,083,489	705,823	25,878	1,594	264,055	44,672
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,041	54,948	33,286	957	2	15,724	1,027
46 - Wholesale trade, except of motor vehicles and motorcycles	293,854	375,637	252,502	16,726	404	79,273	17,525
47 - Retail trade, except of motor vehicles and motorcycles	508,683	652,904	420,035	8,196	1,188	169,057	26,119
H. Transportation and storage	409,533	450,425	183,947	5,036	547	176,992	83,493
49 - Land transport and transport via pipelines	42,919	50,613	31,135	1,076	2	13,068	464
50 - Water transport	81,058	74,190	29,290	103	22	28,108	23,274
51 - Air transport	154,482	167,472	88,978	34	-	51,527	35,509
52 - Warehousing and support activities for transportation	104,019	140,843	27,492	3,759	523	80,332	24,152
53 - Courier activities other than national post activities	27,055	17,308	7,053	64	-	3,957	94
I. Accommodation and food service activities	28,000	32,479	17,263	937	50	10,805	2,679
55 - Accommodation	9,907	11,050	4,613	705	24	4,817	703
56 - Food and beverage service activities	18,092	21,429	12,650	232	25	5,988	1,977
J. Information and communication	198,417	227,154	127,416	1,661	3,351	76,552	17,221
58 - Publishing activities	19,899	25,876	15,155	496	80	2,861	640
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,102	681	358	24	-	283	205
60 - Programming and broadcasting activities	1,558	2,291	1,355	23	96	278	8
61 - Telecommunications	85,207	93,242	26,686	234	752	41,461	9,759
62 - Computer programming, consultancy and related activities	65,273	73,939	58,871	615	830	27,476	1,794
63 - Information service activities	25,378	31,125	24,991	270	1,593	4,193	4,816
K. Real estate activities	223,397	186,272	80,756	9,903	70	47,561	8,530
L. Professional, scientific and technical activities	123,592	172,934	71,496	1,714	289	44,521	6,081
69 - Legal and accounting activities	19,588	42,795	9,680	278	107	8,895	583
70 - Activities of head offices; management consultancy	9,869	16,993	12,562	151	37	1,709	1,214
71 - Architectural and engineering activities; technical testing and analysis	25,026	27,439	12,368	731	-	7,548	2,228
72 - Scientific research and development	9,269	8,809	3,607	53	2	4,313	529
73 - Advertising and market research	12,162	14,016	7,338	202	133	5,325	393
74 - Other professional, scientific and technical activities	46,427	61,307	24,807	291	10	16,481	1,134
75 - Veterinary activities	1,251	1,576	1,135	8	-	250	0
M. Administrative and support service activities	103,066	125,687	78,587	3,331	6	36,405	3,429
77 - Rental and leasing activities	3,186	4,094	2,285	238	-	1,214	100
78 - Employment activities	1,440	1,614	1,380	21	-	241	0
79 - Travel agency, tour operator, reservation service and related activities	21,231	26,189	23,760	445	6	8,952	158
80 - Security and investigation activities	4,131	4,675	2,284	338	-	1,782	62
81 - Services to buildings and landscape activities	2,448	4,385	3,171	309	0	959	388
82 - Office administrative, office support and other business support activities	70,630	84,730	45,708	1,981	-	23,256	2,721
N. Education	123,030	116,677	38,864	5,283	116	56,532	17,762
O. Human health and social work activities	75,003	83,019	27,726	3,266	0	30,026	8,906
86 - Human health activities	57,140	64,889	22,340	2,352	0	21,216	7,836
87 - Residential care activities	700	821	313	4	-	525	33
88 - Social work activities with and without accommodation	17,162	17,308	5,074	910	-	8,284	1,037
P. Arts, entertainment and recreation	2,286	3,474	1,425	139	0	503	508
Q. Other service activities	451,726	572,533	276,840	10,036	2,505	183,857	45,232
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	590,526	682,576	121,394	13,593	18	247,902	99,963
A. Private Trusts and Non-profit Organizations	403,289	480,702	73,031	12,237	17	176,318	84,981
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	187,237	201,873	48,362	1,357	0	71,583	14,982
VI. PERSONAL	10,790,437	12,835,683	5,642,027	68,673	77,722	6,245,962	271,720
A. Salaried persons	3,139,465	3,738,340	1,779,677	6,385	801	1,813,875	62,633
B. Self employed	4,533,336	5,371,735	2,477,274	45,457	9,013	2,539,678	97,044
C. Other Personal	3,117,636	3,725,608	1,385,075	16,831	67,908	1,892,409	112,044
VII. OTHER	48,049	77,243	27,780	15,240	5,734	19,751	1,214
Total	22,848,894	27,297,683	9,543,272	387,503	695,161	12,225,888	1,328,639

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
6,615	26,333	206	194	42	387	4	78,453	1,075,802
133	1,510	1	23	2	8	-	2,703	52,672
2,099	9,482	84	13	39	88	-	29,330	378,235
4,383	15,341	121	158	1	291	4	46,419	644,895
22,125	2,545	20	8	0	16	-	108,207	474,729
9	725	2	3	-	10	-	1,213	46,494
1,330	454	-	-	-	1	-	25,058	82,581
15,256	199	0	1	0	3	-	50,968	191,507
3,276	1,128	18	4	-	2	-	28,581	140,686
2,254	39	-	1	-	-	-	2,387	13,461
41	567	0	2	-	10	-	3,300	32,354
33	227	0	2	-	2	-	967	11,126
9	340	-	-	-	8	-	2,333	21,228
1,178	25,761	6	18	2	84	-	44,270	253,251
12	3,645	-	5	-	1	-	4,302	22,893
19	2	-	-	-	-	-	226	891
-	17	-	-	-	0	-	25	1,778
505	21,156	0	7	-	2	-	31,430	100,562
532	652	6	1	-	79	-	3,063	90,855
110	289	-	6	2	3	-	5,225	36,272
1,778	12,477	10	24	2	58	-	22,879	161,168
2,119	2,796	31	78	-	1,964	-	13,067	131,087
982	291	2	7	-	29	-	1,895	20,855
52	91	-	-	-	6	-	1,363	15,822
35	1,068	1	1	-	1	-	3,333	23,980
517	50	-	-	-	-	-	1,096	9,070
25	196	-	-	-	4	-	617	13,614
507	1,080	27	70	-	1,924	-	4,742	46,332
-	20	-	-	-	-	-	20	1,413
2,266	4,098	21	47	1	91	1	9,954	128,283
60	133	-	-	-	2	-	294	4,031
-	384	-	-	-	-	-	384	2,027
316	408	15	38	1	69	0	1,005	34,167
-	31	-	0	-	-	-	93	4,497
50	131	-	-	-	-	-	569	5,008
1,840	3,012	6	9	-	21	1	7,609	78,554
5,763	16,017	131	129	-	80	1	39,882	140,677
8,691	9,549	36	149	-	416	2	27,748	88,767
5,266	8,455	26	126	-	85	2	21,797	67,705
3	33	-	2	-	-	-	70	912
3,422	1,061	9	21	-	332	-	5,881	20,150
1	180	0	5	12	-	-	705	2,772
4,181	22,646	52	174	1	1,557	3	73,846	547,084
38,533	169,083	159	7,208	236	4,121	3	319,306	702,213
20,251	123,901	102	6,251	236	3,220	-	238,942	500,546
18,282	45,182	57	957	-	901	3	80,364	201,666
110,081	577,065	7,365	17,000	49,885	108,551	939	1,142,605	13,176,989
21,803	121,587	1,254	3,508	1,298	17,829	243	230,153	3,830,891
47,871	224,719	2,410	6,906	1,319	26,652	358	407,279	5,478,701
40,408	230,759	3,701	6,586	47,268	64,070	338	505,174	3,867,398
-	1,523	-	1	-	140	1	2,878	71,383
549,520	2,455,957	54,812	75,229	53,371	263,713	1,066	4,782,307	27,634,131

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
1. FOREIGN CONSTITUENTS	25,216	27,488	8,999	324	0	13,816	997	
1) Official	2,877	2,781	-	-	-	2,733	-	
2) Business	3,114	2,974	2,823	-	-	0	-	
3) Personal	19,225	21,733	6,177	324	0	11,083	997	
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	
2. DOMESTIC CONSTITUENTS	4,205,739	5,234,819	1,093,897	51,630	669,284	1,965,215	111,845	
I. GOVERNMENT	1,892,787	2,192,454	297,927	16,954	477,714	717,358	35,095	
A. Federal Government	933,251	1,163,082	200,297	15,767	426,791	130,364	21,236	
B. Provincial Governments	815,139	862,995	79,501	1,186	50,737	436,578	13,859	
C. Local Bodies	144,396	166,377	18,129	1	187	150,416	0	
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	406,517	597,849	61,768	1,658	98,130	73,409	39,531	
Agriculture, hunting and forestry	877	795	5	-	-	533	182	
Services	6,419	7,570	407	7	187	2,954	1	
Utilities	176,617	214,022	46,289	29	46,496	17,910	7,588	
Transport, storage and communications	33,001	36,891	788	0	10,412	629	8,101	
Manufacturing	66,566	131,519	2,376	20	7,032	21,485	15,432	
Mining and Quarrying	48,231	92,742	10,971	-	5,705	3,904	5,806	
Construction	35,396	35,803	56	-	218	6,124	400	
Commerce and Trade	9,206	5,526	507	1,250	390	3,509	-	
Others	30,204	72,983	368	351	27,691	16,361	2,021	
III. NON-BANK FINANCIAL INSTITUTIONS	53,089	99,889	3,271	0	4,418	46,113	619	
Mutual Funds and AMCs	19,137	40,347.00	11	-	2,447	10,297	-	
Insurance & Pension Funds	14,600	44,387.93	268	-	354	21,834	220	
MFIs and DFIs	3,456	2,496.36	96	-	842	1,469	-	
Stock Exchange & Brokerage Houses	1,020	1,705.62	104	-	1	1,144	-	
Modarabas	797	443.88	16	-	0	90	394	
Other NBFIs	14,077.64	10,508.54	2,776.50	0.05	774.41	11,278.52	5.25	
IV. PRIVATE SECTOR (BUSINESS)	502,696	620,508	206,081	14,984	6,054	273,228	16,415	
A. Agriculture, forestry and fishing	69,608	76,583	24,386	631	75	47,749	258	
1. Crop and animal production, hunting and related service activities	69,559	76,477	24,355	627	75	47,737	258	
Growing of Wheat, Rice, Sugar Cane & Cotton	53,317	57,249	16,973	464	36	36,702	220	
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,650	1,475	607	0	0	700	1	
Growing of other fruits, vegetables and crops	6,753	8,998	3,309	36	7	6,178	7	
Raising of livestock and other related activities	6,594	7,561	2,928	125	32	3,620	6	
Other agricultural support activities	1,245	1,194	537	2	1	536	25	
Hunting, trapping and related service activities	0	0	0	-	-	-	-	
02 - Forestry and logging	5	18	1	4	-	1	-	
03 - Fishing and aquaculture	43	88	30	-	-	11	-	
B. Mining and quarrying	1,059	4,452	647	16	193	818	-	
05 - Mining of coal and lignite	418	456	187	-	32	280	-	
06 - Extraction of crude petroleum and natural gas	338	3,449	181	0	160	413	-	
07 - Mining of metal ores	132	133	132	0	-	4	-	
08-Other mining and quarrying	152	358	143	16	-	94	-	
09 - Mining support service activities	20	55	3	-	-	28	-	
C. Manufacturing	77,230	114,662	28,371	727	2,054	29,877	11,625	
10 - Manufacture of food products	10,856	15,284	6,069	56	9	6,042	455	
11 - Manufacture of beverages	291	1,672	1,145	-	0	99	-	
12 - Manufacture of tobacco products	2	285	1	-	-	0	-	
13 - Manufacture of textiles	10,278	10,620	5,891	9	47	1,033	901	
Preparation and spinning of textile fibres	4,015	3,373	1,707	9	40	311	641	
Weaving of textiles	1,921	700	329	0	0	112	35	
Finishing of textiles	1,245	775	414	-	0	107	76	
Manufacture of knitted and crocheted fabrics	33	280	106	-	0	124	-	
Manufacture of made-up textile articles, except apparel	2,252	4,431	3,049	0	-	310	149	
Manufacture of carpets and rugs	182	48	5	-	-	27	-	
Manufacture of other textiles n.e.c.	629	1,012	282	-	7	41	-	
14 - Manufacture of wearing apparel	661	865	476	-	0	405	-	
15 - Manufacture of leather and related products	625	373	273	-	0	154	-	

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Mar-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
524	3,280	7	44	-	204	-	5,057	28,197	
-	-	-	-	-	-	-	-	2,733	
-	-	-	-	-	-	-	-	2,823	
524	3,280	7	44	-	204	-	5,057	22,641	
-	-	-	-	-	-	-	-	-	
133,413	722,532	45,529	39,187	52,726	119,339	664	1,225,235	5,005,262	
32,910	424,008	44,043	37,375	2,970	66,672	-	643,073	2,153,026	
19,747	146,379	43,661	4,455	2,437	53,275	-	291,189	1,064,407	
13,107	276,901	375	32,773	533	13,264	-	350,813	918,816	
57	728	6	147	-	133	-	1,071	169,803	
58,845	179,805	-	-	-	6,353	-	284,534	519,499	
-	45	-	-	-	-	-	227	765	
390	1,392	-	-	-	2	-	1,785	5,341	
5,010	68,592	-	-	-	100	-	81,291	192,015	
591	11,501	-	-	-	1,304	-	21,496	33,324	
41,544	2,133	-	-	-	447	-	59,556	90,469	
500	69,184	-	-	-	4,500	-	79,990	100,570	
10,350	3,265	-	-	-	-	-	14,015	20,412	
-	670	-	-	-	-	-	670	6,326	
460	23,023	-	-	-	-	-	25,504	70,275	
11	1,805	-	-	114	26	-	2,576	56,378	
-	-	-	-	-	-	-	-	12,755	
11	54	-	-	114	-	-	400	22,856	
-	350	-	-	-	-	-	350	2,757	
-	-	-	-	-	-	-	-	1,249	
-	-	-	-	-	-	-	394	500	
-	1,400.70	-	-	-	26.18	-	1,432	16,262	
28,131	40,005	333	429	78	4,140	56	89,587	589,935	
203	1,160	7	177	13	2,318	56	4,192	77,033	
203	1,160	7	177	13	2,318	56	4,192	76,986	
197	911	4	156	12	2,257	56	3,812	57,987	
-	1	2	-	-	-	-	4	1,311	
2	137	1	18	1	25	-	190	9,720	
4	111	-	3	-	36	-	160	6,866	
-	0	1	-	-	0	-	26	1,102	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	6	
-	-	-	-	-	-	-	-	41	
-	-	-	-	-	-	-	-	1,674	
-	-	-	-	-	-	-	-	499	
-	-	-	-	-	-	-	-	754	
-	-	-	-	-	-	-	-	136	
-	-	-	-	-	-	-	-	253	
-	-	-	-	-	-	-	-	31	
24,333	3,970	103	5	-	88	-	40,124	101,154	
0	36	0	4	-	2	-	497	12,674	
100	-	-	-	-	-	-	100	1,344	
-	-	-	-	-	-	-	-	1	
10	1,039	101	-	-	1	-	2,051	9,030	
10	457	-	-	-	1	-	1,109	3,175	
0	-	100	-	-	-	-	135	575	
-	42	1	-	-	-	-	119	641	
-	-	-	-	-	-	-	-	230	
-	276	-	-	-	-	-	425	3,784	
-	-	-	-	-	-	-	-	32	
-	263	-	-	-	-	-	263	593	
-	-	-	-	-	-	-	-	881	
-	-	-	-	-	-	-	-	427	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	22	65	64	-	-	10	-
Manufacture of luggage, handbags and the like, saddlery and harness	4	7	7	-	-	0	-
Manufacture of footwear	599	302	202	-	0	144	-
a. Leather wear	510	237	172	-	-	143	-
b. Rubber and Plastic wear	89	64	30	-	0	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	319	152	132	5	0	143	-
17 - Manufacture of paper and paper products	774	1,123	155	1	0	136	-
2.3.1 Printing and other service activities related to printing	414	657	372	22	0	62	1
Reproduction of recorded media	261	419	238	22	0	53	1
19 - Manufacture of coke and refined petroleum products	153	238	134	-	-	9	-
20 - Manufacture of chemicals and chemical products	26,509	34,203	240	0	1	2,076	6,588
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	9,346	12,911	1,638	22	1	5,935	2,611
22 - Manufacture of rubber and plastics products	1,128	928	532	78	0	102	-
23 - Manufacture of other non-metallic mineral products	98	249	236	1	-	51	-
24 - Manufacture of basic metals	1,952	4,167	735	20	4	598	269
25 - Manufacture of fabricated metal products, except machinery and equipment	1,130	2,765	1,008	0	0	150	189
26 - Manufacture of computer, electronic and optical products	193	381	217	7	0	9	-
27 - Manufacture of electrical equipment	526	357	773	8	1	48	-
28 - Manufacture of machinery and equipment	839	1,552	435	18	1,938	286	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	353	1,168	397	46	-	368	-
30 - Manufacture of other transport equipment	235	1,133	618	0	-	2,561	-
31 - Manufacture of furniture	74	30	10	11	-	6	-
32 - Other manufacturing	212	256	98	13	0	109	9
Manufacture of jewellery and related articles	10,346	23,420	6,899	395	52	9,483	602
Manufacture of imitation jewellery and related articles	270	196	78	0	-	40	-
Manufacture of musical instruments	11	21	13	0	-	3	-
Manufacture of sports goods	20	19	15	-	-	4	-
Manufacture of games and toys	283	518	408	14	-	35	-
Manufacture of medical and dental instruments and supplies	1	68	7	-	-	62	-
Manufacture of Handicrafts	286	648	514	12	9	347	-
Other manufacturing n.e.c.	81	55	27	-	43	1	-
33 - Repair and installation of machinery and equipment	9,394	21,894	5,838	370	0	8,990	602
D. Electricity, gas, steam and air conditioning supply	66	110	23	15	-	22	-
Electric power generation, transmission and distribution	53,761	19,620	5,285	256	529	8,781	183
a) Hydal	50,846	15,669	1,363	4	528	8,581	183
b) Thermal	5,655	1,433	375	3	-	4,834	-
c) Coal Based	703	9,728	122	-	-	2,091	-
d) Wind	248	779	161	-	0	1,121	-
e) Solar	639	1,286	576	-	498	53	152
f) Other	51	268	64	0	-	43	30
Manufacture of gas; distribution of gaseous fuels through mains	43,550	2,175	65	1	31	439	0
Steam and air conditioning supply	2,194	3,522	3,381	245	0	56	-
E. Water supply; sewerage, waste management and remediation activities	721	429	541	7	-	143	-
36 - Water collection, treatment and supply	45	40	27	1	-	9	-
37 - Sewerage	13	18	14	-	-	6	-
38 - Waste collection, treatment and disposal activities; materials recovery	7	6	7	0	-	0	-
39 - Remediation activities and other waste management services	25	11	6	1	-	3	-
F. Construction	1	4	0	-	-	0	-
41 - Construction of buildings	47,748	56,627	19,844	3,695	80	25,370	376
42 - Civil engineering	11,030	13,164	3,407	513	6	1,967	93
43 - Specialized construction activities	28,267	33,445	12,505	2,118	75	19,420	118
	8,451	10,018	3,931	1,064	0	3,983	165

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Mar-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	-	74	
-	-	-	-	-	-	-	-	7	
-	-	-	-	-	-	-	-	346	
-	-	-	-	-	-	-	-	315	
-	-	-	-	-	-	-	-	31	
-	-	-	-	-	-	-	-	280	
-	6	-	-	-	50	-	56	349	
-	31	-	-	-	-	-	32	488	
-	1	-	-	-	-	-	2	315	
-	30	-	-	-	-	-	30	173	
23,350	500	-	-	-	-	-	30,438	32,755	
-	3	-	-	-	0	-	2,614	10,209	
-	-	-	-	-	26	-	26	738	
-	-	-	-	-	-	-	-	287	
60	92	-	-	-	4	-	426	1,783	
-	21	-	1	-	-	-	211	1,369	
-	-	-	-	-	-	-	-	232	
-	-	-	-	-	-	-	-	829	
-	3	-	-	-	-	-	3	2,680	
14	-	-	-	-	-	-	14	825	
-	8	-	-	-	-	-	8	3,187	
-	-	-	-	-	-	-	-	28	
-	-	-	-	-	-	-	9	228	
800	2,231	2	0	-	5	-	3,640	20,470	
28	5	-	-	-	-	-	33	151	
-	-	-	-	-	-	-	-	16	
-	-	-	-	-	-	-	-	19	
10	-	-	-	-	-	-	10	466	
-	-	-	-	-	-	-	-	69	
-	-	-	-	-	-	-	-	882	
-	-	-	-	-	-	-	-	71	
762	2,226	2	0	-	5	-	3,597	18,795	
-	-	-	-	-	-	-	-	60	
-	34	0	-	-	-	-	217	15,067	
-	33	0	-	-	-	-	216	10,692	
-	-	-	-	-	-	-	-	5,212	
-	29	-	-	-	-	-	29	2,242	
-	-	-	-	-	-	-	-	1,282	
-	-	-	-	-	-	-	152	1,279	
-	-	-	-	-	-	-	30	137	
-	4	0	-	-	-	-	4	540	
-	-	-	-	-	-	-	-	3,682	
-	1	-	-	-	-	-	1	692	
-	-	-	-	-	-	-	-	37	
-	-	-	-	-	-	-	-	19	
-	-	-	-	-	-	-	-	8	
-	-	-	-	-	-	-	-	10	
-	-	-	-	-	-	-	-	0	
108	7,462	23	-	50	2	-	8,020	57,010	
13	5,443	0	-	50	1	-	5,600	11,493	
53	1,612	23	-	-	1	-	1,806	35,925	
42	407	-	-	-	-	-	614	9,592	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	81,604	127,583	55,901	3,182	40	51,599	1,156
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,011	2,616	1,142	78	1	840	-
46 - Wholesale trade, except of motor vehicles and motorcycles	11,033	16,816	6,615	242	15	5,247	179
47 - Retail trade, except of motor vehicles and motorcycles	68,560	108,150	48,144	2,862	24	45,512	977
H. Transportation and storage	2,822	3,474	1,116	23	544	2,084	132
49 - Land transport and transport via pipelines	935	813	215	9	1	281	-
50 - Water transport	11	31	17	-	22	0	-
51 - Air transport	240	305	36	-	-	66	130
52 - Warehousing and support activities for transportation	1,586	2,273	776	2	521	1,736	-
53 - Courier activities other than national post activities	51	52	73	12	-	1	2
I. Accommodation and food service activities	2,015	1,420	433	15	23	722	0
55 - Accommodation	1,485	843	102	0	23	437	-
56 - Food and beverage service activities	530	578	331	15	0	286	0
J. Information and communication	3,389	9,691	1,357	100	436	962	303
58 - Publishing activities	981	1,416	382	45	80	175	280
59 - Motion picture, video and television programme production, sound recording and music publishing activities	17	14	14	-	-	3	-
60 - Programming and broadcasting activities	137	151	73	22	-	23	-
61 - Telecommunications	1,491	7,433	416	12	349	568	-
62 - Computer programming, consultancy and related activities	498	372	251	11	-	107	-
63 - Information service activities	265	304	221	9	7	86	23
K. Real estate activities	18,885	21,999	6,764	842	39	11,080	170
L. Professional, scientific and technical activities	5,420	5,579	2,023	136	2	3,055	217
69 - Legal and accounting activities	1,656	2,029	427	2	0	1,741	2
70 - Activities of head offices; management consultancy activities	2,480	1,735	496	90	-	755	202
71 - Architectural and engineering activities; technical testing and analysis	385	282	307	7	-	11	-
72 - Scientific research and development	230	402	244	12	2	15	-
73 - Advertising and market research	68	295	120	7	0	183	-
74 - Other professional, scientific and technical activities	562	797	420	18	0	333	13
75 - Veterinary activities	40	39	10	0	-	16	-
M. Administrative and support service activities	5,453	4,254	2,179	215	6	1,778	-
77 - Rental and leasing activities	452	470	139	4	-	234	-
78 - Employment activities	57	61	14	16	-	14	-
79 - Travel agency, tour operator, reservation service and related activities	2,137	779	948	4	6	657	-
80 - Security and investigation activities	459	170	42	3	-	77	-
81 - Services to buildings and landscape activities	934	1,221	843	188	0	628	-
82 - Office administrative, office support and other business support activities	1,413	1,552	193	0	-	167	-
N. Education	12,392	13,010	3,974	1,182	112	3,053	66
O. Human health and social work activities	5,878	5,347	1,484	606	0	3,653	120
86 - Human health activities	5,204	5,186	1,402	56	0	2,424	120
87 - Residential care activities	13	44	10	-	-	15	-
88 - Social work activities with and without accommodation	661	117	72	550	-	1,214	-
P. Arts, entertainment and recreation	206	231	24	0	0	155	1
Q. Other service activities	115,180	155,937	52,266	3,357	1,923	82,483	1,809
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	67,887	63,681	3,956	213	18	18,326	1,207
A. Private Trusts and Non-profit Organizations	48,511	40,654	1,800	200	17	10,608	681
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	19,376	23,027	2,155	13	0	7,717	527
VI. PERSONAL	1,238,341	1,589,492	494,179	6,517	77,216	818,113	18,022
A. Salaried persons	400,755	523,444	187,150	850	762	296,187	1,028
B. Self employed	299,732	343,082	92,848	991	8,611	208,292	3,365
C. Other Personal	537,854	722,967	214,181	4,677	67,842	313,634	13,629
VII. OTHER	44,423	70,946	26,716	11,304	5,734	18,668	956
Total	4,230,955	5,262,307	1,102,897	51,955	669,284	1,979,031	112,842

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Mar-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
341	3,448	38	97	1	169	-	5,249	115,972	
-	113	-	-	-	-	-	113	2,175	
-	61	-	4	-	42	-	285	12,403	
341	3,274	38	93	1	127	-	4,851	101,394	
-	2	-	-	-	-	-	135	3,902	
-	-	-	-	-	-	-	-	507	
-	-	-	-	-	-	-	-	39	
-	-	-	-	-	-	-	130	231	
-	2	-	-	-	-	-	2	3,038	
-	-	-	-	-	-	-	2	87	
-	-	-	-	-	1	-	1	1,194	
-	-	-	-	-	-	-	-	561	
-	-	-	-	-	1	-	1	632	
0	5,619	-	-	2	2	-	5,925	8,780	
-	-	-	-	-	-	-	280	962	
-	-	-	-	-	-	-	-	17	
-	0	-	-	-	0	-	0	119	
0	5,618	-	-	-	-	-	5,618	6,964	
-	-	-	-	-	-	-	-	369	
-	0	-	-	2	2	-	27	350	
48	1,953	7	15	-	22	-	2,215	20,939	
15	54	2	4	-	21	-	313	5,530	
-	28	2	4	-	14	-	50	2,220	
-	9	-	-	-	-	-	212	1,554	
-	-	-	-	-	-	-	-	325	
-	2	-	-	-	-	-	2	275	
-	-	-	-	-	-	-	-	309	
15	15	-	-	-	8	-	50	821	
-	-	-	-	-	-	-	-	25	
8	1,095	11	2	-	2	-	1,117	5,295	
-	-	-	-	-	-	-	-	377	
-	-	-	-	-	-	-	-	44	
8	12	11	2	-	2	-	35	1,649	
-	2	-	0	-	-	-	2	125	
-	20	-	-	-	-	-	20	1,679	
-	1,061	-	-	-	-	-	1,061	1,421	
120	5,423	104	1	-	2	-	5,715	14,036	
261	111	3	3	-	77	-	575	6,318	
261	91	3	3	-	77	-	555	4,437	
-	-	-	-	-	-	-	-	25	
-	20	-	-	-	-	-	20	1,856	
0	2	-	5	12	-	-	20	199	
2,693	9,672	37	120	-	1,438	-	15,768	155,796	
1,058	28,327	72	168	234	652	-	31,720	54,231	
1,013	22,175	20	82	234	18	-	24,222	36,848	
46	6,153	53	86	-	633	-	7,498	17,383	
12,457	47,177	1,080	1,215	49,329	41,357	608	171,245	1,567,270	
2,393	4,749	53	193	1,213	3,284	130	13,044	497,994	
925	11,560	292	392	1,122	6,980	238	24,873	335,615	
9,139	30,868	735	630	46,994	31,093	241	133,328	733,661	
-	1,405	-	0	-	140	-	2,501	64,924	
133,938	725,812	45,536	39,231	52,726	119,543	664	1,230,293	5,033,459	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Mar-23	Dec-23	Mar-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
I. FOREIGN CONSTITUENTS	675,119	730,461	352,118	4,227	11,868	273,581	35,042
1) Official	106,163	110,433	44,654	2,101	-	54,943	862
2) Business	156,256	149,376	95,422	470	7,767	17,117	19,314
3) Personal	412,701	470,465	212,036	1,656	4,101	201,410	14,866
4) Trust Funds and Non Profit Organizations	-	187	5	-	-	111	-
II. DOMESTIC CONSTITUENTS	17,474,449	20,677,191	7,937,118	331,321	14,008	9,560,871	1,081,658
I. GOVERNMENT	1,632,429	1,773,350	104,135	47,952	2,007	885,035	97,197
A. Federal Government	1,300,747	1,361,836	68,514	39,876	2,006	703,660	84,579
B. Provincial Governments	326,585	405,636	33,778	7,965	1	178,260	12,617
C. Local Bodies	5,097	5,877	1,843	111	-	3,115	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	844,430	945,615	41,446	31,395	1,403	478,088	117,302
Agriculture, hunting and forestry	132	510	0	-	-	79	-
Services	27,439	40,729	807	196	0	30,233	2,000
Utilities	348,279	419,663	20,510	10,762	0	181,427	38,614
Transport, storage and communications	90,062	81,161	3,142	11,481	28	35,372	2,204
Manufacturing	183,588	161,849	4,429	6,560	6	120,275	20,299
Mining and Quarrying	136,365	169,121	9,633	1,637	1,370	34,466	53,175
Construction	4,714	1,807	8	245	-	1,013	590
Commerce and Trade	33,976	34,360	2,158	508	-	37,514	300
Others	19,875	36,416	758	4	-	37,708	120
III. NON-BANK FINANCIAL INSTITUTIONS	798,482	1,105,723	60,330	26,524	330	938,459	94,747
Mutual Funds and AMCs	385,247	617,139	17,854	8,665	-	547,282	56,320
Insurance & Pension Funds	223,494	152,501	11,065	6,607	75	150,764	9,375
MFIs and DFIs	23,517	37,206	5,437	55	-	19,740	-
Stock Exchange & Brokerage Houses	43,870	51,942	5,482	7,752	1	38,570	24
Modarabas	2,874	4,698	322	1	-	2,258	1,563
Other NBFIs	119,480	242,236	20,170	3,443	255	179,845	27,466
IV. PRIVATE SECTOR (BUSINESS)	4,122,521	4,983,149	2,465,299	145,978	9,762	1,602,361	419,766
A. Agriculture, forestry and fishing	99,909	117,824	59,917	2,660	2	47,029	6,186
1. Crop and animal production, hunting and related service activities	93,699	110,589	55,647	2,481	1	44,818	6,008
Growing of Wheat, Rice, Sugar Cane & Cotton	42,341	47,982	18,098	1,479	-	23,165	1,869
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,397	6,678	3,720	9	-	1,941	203
Growing of other fruits, vegetables and crops	19,756	21,030	8,466	533	-	9,293	2,691
Raising of livestock and other related activities	17,950	23,540	19,889	310	-	7,195	736
Other agricultural support activities	8,209	11,147	5,394	150	1	3,214	509
Hunting, trapping and related service activities	46	212	81	-	-	9	-
02 - Forestry and logging	1,067	1,189	442	12	0	59	-
03 - Fishing and aquaculture	5,144	6,046	3,828	167	2	2,152	178
B. Mining and quarrying	179,910	211,048	40,224	988	1	85,402	19,322
05 - Mining of coal and lignite	15,126	17,136	8,623	190	-	8,320	256
06 - Extraction of crude petroleum and natural gas	145,802	166,435	21,322	205	1	69,670	11,954
07 - Mining of metal ores	2,927	3,052	2,255	46	-	367	323
08-Other mining and quarrying	15,641	23,437	7,331	543	-	6,930	6,790
09 - Mining support service activities	414	987	693	5	-	115	-
C. Manufacturing	1,217,033	1,508,545	696,037	68,124	4,351	431,783	198,425
10 - Manufacture of food products	221,845	271,977	135,477	11,808	187	72,230	26,251
11 - Manufacture of beverages	26,849	29,461	6,734	126	-	22,151	829
12 - Manufacture of tobacco products	16,043	46,428	8,385	138	-	2,783	13,475
13 - Manufacture of textiles	201,539	225,928	128,536	17,125	1,764	47,037	14,793
Preparation and spinning of textile fibres	49,319	58,444	31,221	6,791	518	16,178	4,311
Weaving of textiles	26,186	31,053	15,938	1,800	566	5,826	977
Finishing of textiles	22,680	29,662	14,931	4,512	273	3,231	622
Manufacture of knitted and crocheted fabrics	16,320	16,987	9,391	1,142	13	718	3,085
Manufacture of made-up textile articles, except apparel	26,771	31,694	21,407	2,447	59	5,349	1,296
Manufacture of carpets and rugs	2,234	1,578	1,266	2	-	335	60
Manufacture of other textiles n.e.c.	58,029	56,509	34,382	430	335	15,400	4,442
14 - Manufacture of wearing apparel	64,829	74,249	43,014	1,805	243	13,830	8,267
15 - Manufacture of leather and related products	20,652	27,849	14,900	417	77	5,162	2,325

Deposit Holders and Type of Accounts

Banks									(Million Rupees)
Mar-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
8,724	48,134	537	1,080	24	3,859	25	97,425	739,219	
1,953	7,224	144	650	-	1,770	-	12,603	114,302	
1,444	2,282	2	3	-	301	-	23,345	144,121	
5,328	38,626	385	427	24	1,788	25	61,469	480,672	
-	2	6	-	-	-	-	8	124	
406,829	1,682,011	8,739	34,918	621	140,310	377	3,355,463	21,198,781	
33,970	555,318	889	8,323	-	24,189	20	719,906	1,759,035	
26,895	406,880	209	4,011	-	8,132	20	530,726	1,344,782	
7,074	145,483	680	4,312	-	16,034	-	186,200	406,204	
1	2,955	-	0	-	23	-	2,979	8,048	
114,068	291,689	-	5	-	20,322	-	543,386	1,095,718	
-	677	-	-	-	-	-	677	756	
1,510	10,879	-	5	-	26	-	14,420	45,657	
10,100	171,410	-	-	-	259	-	220,383	433,083	
2,913	37,600	-	-	-	-	-	42,717	92,740	
73,095	16,060	-	-	-	37	-	109,492	240,762	
24,611	50,565	-	-	-	20,000	-	148,351	195,456	
-	421	-	-	-	-	-	1,011	2,278	
2	2,947	-	-	-	-	-	3,249	43,429	
1,836	1,131	-	-	-	-	-	3,087	41,558	
22,575	13,995	-	3	-	1	-	131,319	1,156,962	
18,800	37	-	-	-	-	-	75,157	648,958	
1,803	1,398	-	-	-	1	-	12,577	181,088	
752	5,762	-	-	-	-	-	6,515	31,748	
122	31	-	-	-	-	-	177	51,981	
75	1	-	3	-	-	-	1,642	4,223	
1,022	6,765	-	-	-	-	-	35,252	238,965	
101,118	150,248	1,480	3,763	64	25,134	22	701,595	4,924,995	
862	5,355	33	53	-	205	8	12,701	122,310	
862	4,733	33	53	-	205	8	11,901	114,848	
77	2,086	20	39	-	115	2	4,207	46,949	
4	464	-	3	-	14	-	688	6,358	
-	612	7	1	-	47	6	3,364	21,657	
701	786	-	1	-	3	-	2,226	29,621	
80	785	7	8	-	26	0	1,415	10,173	
-	-	-	-	-	-	-	-	90	
-	9	-	-	-	-	-	9	523	
-	613	-	-	-	-	-	791	6,939	
22,784	2,258	91	101	3	442	-	45,001	171,617	
2	15	-	-	-	1	-	274	17,408	
22,228	1,921	90	101	3	416	-	36,712	127,909	
323	5	-	-	-	-	-	650	3,318	
232	307	1	0	-	25	-	7,355	22,158	
-	10	-	-	-	-	-	10	824	
18,748	31,976	253	412	8	1,230	0	251,052	1,451,346	
3,657	6,352	12	162	-	393	-	36,826	256,528	
-	30	-	1	-	-	-	859	29,871	
-	4	0	-	-	-	-	13,479	24,784	
3,825	8,118	181	57	-	207	-	27,180	221,643	
1,179	2,354	24	4	-	24	-	7,896	62,604	
446	631	16	3	-	6	-	2,080	26,210	
43	136	-	3	-	1	-	805	23,752	
32	2,029	-	-	-	-	-	5,147	16,410	
193	589	11	48	-	174	-	2,310	31,572	
9	1	-	-	-	-	-	70	1,673	
1,923	2,377	130	-	-	1	-	8,873	59,421	
1,463	938	1	31	-	20	-	10,719	69,611	
709	1,008	8	6	-	46	-	4,101	24,657	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Mar-23	Dec-23	Mar-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	5,828	6,132	4,385	11	32	1,220	337
Manufacture of luggage, handbags and the like, saddlery and harness	3,400	3,749	2,712	50	2	429	574
Manufacture of footwear	11,424	17,969	7,803	356	43	3,512	1,414
a. Leather wear	9,582	15,509	6,156	249	43	3,161	1,379
b. Rubber and Plastic wear	1,843	2,460	1,647	107	-	351	35
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	2,846	3,242	2,783	39	21	193	20
17 - Manufacture of paper and paper products	11,316	8,787	5,802	168	-	1,746	492
18 - Printing and reproduction of recorded media	13,936	20,452	14,557	97	-	2,963	2,357
Printing and other service activities related to printing	13,246	19,982	14,072	90	-	2,904	2,356
Reproduction of recorded media	691	470	485	7	-	59	1
19 - Manufacture of coke and refined petroleum products	120,584	136,568	30,064	5,099	-	71,639	27,551
20 - Manufacture of chemicals and chemical products	100,285	145,197	50,832	11,665	788	47,392	15,846
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	42,547	54,738	24,054	1,937	0	13,757	2,186
22 - Manufacture of rubber and plastics products	20,954	24,136	16,976	1,090	328	3,818	1,145
23 - Manufacture of other non-metallic mineral products	27,011	25,616	11,740	991	433	13,837	558
24 - Manufacture of basic metals	40,137	47,562	26,681	1,424	19	9,268	2,834
25 - Manufacture of fabricated metal products, except machinery and equipment	10,578	12,485	5,482	142	95	4,489	1,469
26 - Manufacture of computer, electronic and optical products	26,374	25,201	15,769	1,344	-	3,196	1,506
27 - Manufacture of electrical equipment	48,149	45,584	22,862	2,030	5	13,350	2,969
28 - Manufacture of machinery and equipment	18,929	53,400	12,310	1,087	2	15,731	22,405
29 - Manufacture of motor vehicles, trailers and semi-trailers	71,868	95,821	33,285	6,438	1	28,807	46,151
30 - Manufacture of other transport equipment	10,899	13,691	6,417	227	206	5,888	273
31 - Manufacture of furniture	4,185	3,024	2,926	43	-	476	61
32 - Other manufacturing	91,957	113,272	73,287	2,086	180	31,398	4,615
Manufacture of jewellery and related articles	3,252	3,465	1,646	71	-	1,351	129
Manufacture of imitation jewellery and related articles	192	174	196	-	-	22	1
Manufacture of musical instruments	8,152	3,120	1,512	758	-	745	16
Manufacture of sports goods	20,771	37,705	24,548	67	125	11,345	1,111
Manufacture of games and toys	129	68	42	-	-	14	-
Manufacture of medical and dental instruments and supplies	8,808	11,021	8,158	257	30	1,921	1,496
Manufacture of Handicrafts	442	678	639	4	-	501	6
Other manufacturing n.e.c.	50,211	57,041	36,546	928	25	15,499	1,857
33 - Repair and installation of machinery and equipment	2,723	3,876	3,166	797	-	643	49
D. Electricity, gas, steam and air conditioning supply	213,343	259,396	70,977	2,922	1	206,983	5,105
Electric power generation, transmission and distribution	179,722	217,551	67,725	2,738	1	155,160	5,028
a) Hydal	23,107	19,077	4,528	140	0	27,716	1,005
b) Thermal	7,050	18,859	4,473	103	-	7,338	756
c) Coal Based	8,185	7,537	679	1,916	-	2,896	500
d) Wind	5,205	9,694	7,201	-	-	1,225	-
e) Solar	2,072	8,853	6,204	2	1	2,749	213
f) Other	134,103	153,531	44,640	578	0	113,236	2,555
Manufacture of gas; distribution of gaseous fuels through mains	33,350	41,387	3,067	165	-	51,724	26
Steam and air conditioning supply	272	457	185	18	-	99	50
E. Water supply; sewerage, waste management and remediation activities	14,904	24,014	9,820	1,598	-	2,146	768
36 - Water collection, treatment and supply	1,198	1,073	884	7	-	151	40
37 - Sewerage	3,833	971	1,024	0	-	20	50
38 - Waste collection, treatment and disposal activities; materials recovery	9,560	20,148	6,911	1,587	-	1,969	658
services	312	1,823	1,002	4	-	6	20
F. Construction	254,256	335,857	150,308	12,159	4	138,353	12,277
41 - Construction of buildings	153,662	169,916	94,947	8,126	4	46,572	7,161
42 - Civil engineering	64,193	126,788	33,366	2,879	0	80,208	3,949
43 - Specialized construction activities	36,401	39,152	21,996	1,154	-	11,574	1,166

Deposit Holders and Type of Accounts

Banks		Mar-24 P							(Million Rupees)
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
470	57	-	-	-	3	-	866	6,514	
151	108	-	-	-	-	-	832	4,025	
88	843	8	6	-	43	-	2,402	14,117	
87	638	8	6	-	43	-	2,160	11,770	
2	205	-	-	-	-	-	242	2,347	
61	10	-	-	-	-	-	91	3,127	
15	64	-	10	-	2	-	583	8,299	
110	363	2	-	-	30	-	2,862	20,480	
110	328	2	-	-	30	-	2,826	19,892	
-	35	-	-	-	-	-	36	588	
368	1,076	19	41	-	232	-	29,286	136,088	
3,824	2,833	0	67	8	168	-	22,747	133,424	
515	233	4	4	-	-	-	2,942	42,690	
191	418	-	11	-	1	-	1,767	23,979	
351	1,232	-	1	-	3	-	2,146	29,147	
1,343	959	13	13	-	1	-	5,163	42,555	
5	172	8	-	-	2	-	1,656	11,863	
128	4,208	1	2	-	-	-	5,844	26,154	
656	1,716	3	4	-	106	-	5,454	43,700	
128	1,228	3	0	-	-	-	23,765	52,894	
146	87	-	3	-	14	-	46,401	114,932	
-	100	-	-	-	-	-	373	13,112	
-	11	-	-	-	-	-	72	3,517	
1,252	804	1	0	-	3	0	6,675	113,625	
-	70	-	0	-	-	-	199	3,266	
-	8	-	-	-	-	-	9	227	
-	-	-	-	-	-	-	16	3,031	
15	45	-	-	-	-	-	1,171	37,256	
-	-	-	-	-	-	-	-	56	
-	208	-	-	-	0	-	1,705	12,070	
-	30	1	0	-	-	-	36	1,181	
1,238	442	-	-	-	3	0	3,540	56,538	
-	12	-	-	-	-	-	62	4,667	
2,012	3,918	740	2,279	1	20,265	-	34,320	315,203	
24	3,186	739	2,279	1	20,248	-	31,505	257,129	
16	0	-	-	-	-	-	1,022	33,406	
-	360	-	-	-	-	-	1,116	13,030	
-	250	-	-	-	-	-	750	6,241	
-	2	-	-	-	-	-	2	8,428	
-	158	0	-	1	-	-	372	9,328	
7	2,416	739	2,279	-	20,248	-	28,244	186,697	
1,988	717	1	1	-	17	-	2,750	57,707	
-	15	-	-	-	-	-	65	368	
3,092	1,189	-	1	-	-	-	5,050	18,614	
60	22	-	1	-	-	-	124	1,166	
200	9	-	-	-	-	-	259	1,302	
2,832	1,152	-	-	-	-	-	4,641	15,108	
-	6	-	-	-	-	-	26	1,038	
2,349	9,962	51	335	7	63	4	25,049	325,873	
1,648	7,481	1	182	7	11	-	16,493	166,141	
291	2,162	5	80	-	4	1	6,491	122,944	
410	320	46	72	-	49	2	2,064	36,787	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Mar-23	Dec-23	Mar-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	741,471	929,952	647,365	22,696	1,554	187,589	38,397
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,031	52,332	32,143	878	1	14,884	1,027
46 - Wholesale trade, except of motor vehicles and motorcycles	257,719	333,859	244,090	16,484	389	49,246	17,077
47 - Retail trade, except of motor vehicles and motorcycles	435,722	543,761	371,131	5,333	1,164	123,459	20,293
H. Transportation and storage	317,311	363,611	155,661	5,013	3	159,607	54,404
49 - Land transport and transport via pipelines	40,624	47,649	30,121	1,067	1	11,394	464
50 - Water transport	71,798	62,591	29,270	103	-	21,904	14,774
51 - Air transport	97,319	118,804	63,830	34	-	44,961	35,379
52 - Warehousing and support activities for transportation	83,060	117,416	25,512	3,757	2	77,683	3,695
53 - Courier activities other than national post activities	24,511	17,151	6,927	52	-	3,666	91
I. Accommodation and food service activities	21,816	29,217	16,762	921	27	9,059	1,979
55 - Accommodation	8,410	10,207	4,511	705	2	4,380	703
56 - Food and beverage service activities	13,406	19,009	12,251	217	25	4,679	1,276
J. Information and communication	143,097	173,428	115,510	1,562	2,915	45,436	8,889
58 - Publishing activities	13,036	19,408	9,707	450	-	2,681	360
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,085	666	344	24	-	281	205
60 - Programming and broadcasting activities	1,421	2,140	1,282	1	96	255	8
61 - Telecommunications	39,331	48,591	22,982	222	403	10,815	1,729
62 - Computer programming, consultancy and related activities	63,362	71,970	56,620	603	830	27,299	1,794
63 - Information service activities	24,863	30,653	24,576	261	1,586	4,106	4,793
K. Real estate activities	204,511	164,273	73,991	9,061	31	36,482	8,360
L. Professional, scientific and technical activities	110,491	157,247	67,182	1,578	287	36,342	5,014
69 - Legal and accounting activities	17,933	40,766	9,252	276	107	7,154	581
70 - Activities of head offices; management consultancy activities	4,445	12,025	10,681	60	37	954	162
71 - Architectural and engineering activities; technical testing and analysis	21,526	22,162	11,722	724	-	3,479	2,228
72 - Scientific research and development	9,009	8,377	3,352	41	-	4,237	529
73 - Advertising and market research	11,739	13,357	6,979	195	133	5,078	393
74 - Other professional, scientific and technical activities	44,627	59,024	24,070	273	10	15,206	1,121
75 - Veterinary activities	1,211	1,537	1,125	8	-	235	0
M. Administrative and support service activities	96,716	121,410	76,398	3,116	-	34,592	3,429
77 - Rental and leasing activities	2,734	3,624	2,146	234	-	980	100
78 - Employment activities	1,365	1,538	1,359	5	-	192	0
79 - Travel agency, tour operator, reservation service and related activities	19,094	25,410	22,811	441	-	8,295	158
80 - Security and investigation activities	3,657	4,496	2,240	335	-	1,705	62
81 - Services to buildings and landscape activities	1,514	3,164	2,328	121	-	331	388
82 - Office administrative, office support and other business support activities	68,352	83,178	45,515	1,981	-	23,089	2,721
N. Education	110,638	103,664	34,889	4,101	4	53,479	17,697
O. Human health and social work activities	68,988	76,754	25,420	2,660	-	26,373	8,787
86 - Human health activities	51,800	58,785	20,116	2,296	-	18,792	7,716
87 - Residential care activities	687	777	303	4	-	510	33
88 - Social work activities with and without accommodation	16,501	17,191	5,002	360	-	7,070	1,037
P. Arts, entertainment and recreation	2,080	3,243	1,401	139	0	349	507
Q. Other service activities	326,046	403,667	223,437	6,679	582	101,358	30,222
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	522,083	618,085	117,245	13,381	-	228,960	98,756
A. Private Trusts and Non-profit Organizations	354,274	439,278	71,098	12,037	-	165,094	84,300
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	167,809	178,807	46,147	1,344	-	63,866	14,456
VI. PERSONAL	9,550,891	11,245,014	5,147,605	62,156	506	5,427,087	253,632
A. Salaried persons	2,737,802	3,213,979	1,592,294	5,535	39	1,517,113	61,599
B. Self employed	4,233,463	5,028,546	2,384,419	44,467	401	2,331,337	93,629
C. Other Personal	2,579,626	3,002,489	1,170,893	12,155	66	1,578,638	98,404
VII. OTHER	3,612	6,256	1,057	3,936	-	881	258
Total	18,149,568	21,407,652	8,289,235	335,548	25,876	9,834,452	1,116,700

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Mar-24 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
6,274	22,885	168	96	42	218	4	68,084	927,287	
133	1,397	1	23	2	8	-	2,590	50,497	
2,099	9,422	84	9	39	45	-	28,775	338,984	
4,042	12,067	83	65	1	165	4	36,719	537,807	
22,125	2,542	20	8	0	16	-	79,115	399,399	
9	725	2	3	-	10	-	1,213	43,794	
1,330	454	-	-	-	1	-	16,558	67,836	
15,256	199	0	1	0	3	-	50,838	159,664	
3,276	1,126	18	4	-	2	-	8,121	115,075	
2,254	39	-	1	-	-	-	2,385	13,031	
41	567	0	2	-	9	-	2,599	29,369	
33	227	0	2	-	2	-	967	10,565	
9	340	-	-	-	7	-	1,632	18,804	
1,177	20,142	6	18	-	82	-	30,315	195,739	
12	3,645	-	5	-	1	-	4,023	16,861	
19	2	-	-	-	-	-	226	874	
-	17	-	-	-	-	-	25	1,659	
505	15,538	0	7	-	2	-	17,781	52,203	
532	652	6	1	-	79	-	3,063	88,415	
110	289	-	6	-	1	-	5,198	35,726	
1,729	10,524	4	10	2	36	-	20,664	140,229	
2,104	2,742	29	74	-	1,942	-	11,904	117,292	
982	263	-	3	-	16	-	1,845	18,634	
52	82	-	-	-	6	-	302	12,034	
35	1,068	1	1	-	1	-	3,333	19,258	
517	48	-	-	-	-	-	1,094	8,724	
25	196	-	-	-	4	-	617	13,002	
492	1,066	27	70	-	1,916	-	4,693	44,252	
-	20	-	-	-	-	-	20	1,388	
2,258	3,004	11	45	1	89	1	8,837	122,943	
60	133	-	-	-	2	-	294	3,654	
-	384	-	-	-	-	-	384	1,940	
308	396	4	36	1	67	0	970	32,518	
-	29	-	-	-	-	-	92	4,371	
50	111	-	-	-	-	-	549	3,329	
1,840	1,951	6	9	-	21	1	6,548	77,133	
5,643	10,594	27	128	-	78	1	34,167	126,641	
8,430	9,438	33	146	-	339	2	27,174	81,627	
5,005	8,364	23	124	-	8	2	21,242	62,446	
3	33	-	2	-	-	-	70	887	
3,422	1,041	9	21	-	332	-	5,861	18,293	
1	177	0	-	-	-	-	685	2,573	
1,488	12,974	15	54	1	120	3	44,877	376,932	
37,475	140,756	86	7,040	2	3,469	3	287,587	647,171	
19,238	101,727	82	6,169	2	3,202	-	214,720	462,948	
18,237	39,029	4	871	-	267	3	72,866	184,223	
97,624	529,888	6,284	15,785	556	67,194	331	971,294	11,608,649	
19,410	116,837	1,200	3,314	85	14,544	113	217,104	3,332,084	
46,946	213,159	2,118	6,514	197	19,673	120	382,356	5,142,979	
31,269	199,891	2,966	5,957	274	32,977	98	371,835	3,133,586	
-	118	-	0	-	-	1	377	6,250	
415,554	1,730,145	9,276	35,998	645	144,170	402	3,452,889	21,938,000	

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
1. FOREIGN CONSTITUENTS	18,861	14,418	10,035	-	-	3,455	-
1) Official	12,529	6,262	2,414	-	-	3,322	-
2) Business	6,150	8,026	7,516	-	-	37	-
3) Personal	182	130	104	-	-	96	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	449,509	613,306	141,106	-	-	408,951	99,097
I. GOVERNMENT	0	-	-	-	-	0	-
A. Federal Government	0	-	-	-	-	0	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5	5	4	-	-	1	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	3	4	4	-	-	-	-
Manufacturing	1	1	0	-	-	1	-
Mining and Quarrying	0	0	0	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	-	0	-	-	-	-	-
Others	1	0	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	1,199	298	193	-	-	200	-
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	1,145	261	44	-	-	194	-
MFIs and DFIs	53	36	55	-	-	6	-
Stock Exchange & Brokerage Houses	1	1	94	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	446,530	610,976	140,466	-	-	407,169	99,032
A. Agriculture, forestry and fishing	1,405	1,397	331	-	-	153	-
1. Crop and animal production, hunting and related service activities	1,405	1,397	331	-	-	153	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	0	0	0	-	-	-	-
Growing of other fruits, vegetables and crops	734	1,271	276	-	-	46	-
Raising of livestock and other related activities	42	2	42	-	-	-	-
Other agricultural support activities	628	124	12	-	-	107	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	59,448	50,249	35,194	-	-	33,519	-
05 - Mining of coal and lignite	58,807	40,168	31,732	-	-	32,332	-
06 - Extraction of crude petroleum and natural gas	392	9,672	3,359	-	-	979	-
07 - Mining of metal ores	137	184	10	-	-	179	-
08-Other mining and quarrying	102	225	92	-	-	30	-
09 - Mining support service activities	9	0	0	-	-	-	-
C. Manufacturing	83,850	163,558	23,298	-	-	81,681	28,373
10 - Manufacture of food products	12,598	15,403	3,247	-	-	13,099	-
11 - Manufacture of beverages	20,848	44,727	7,771	-	-	14,679	6,500
12 - Manufacture of tobacco products	4,583	5,905	264	-	-	988	3,000
13 - Manufacture of textiles	362	331	288	-	-	20	-
Preparation and spinning of textile fibres	351	327	283	-	-	20	-
Weaving of textiles	1	0	0	-	-	-	-
Finishing of textiles	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	0	0	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	0	0	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	8	4	5	-	-	0	-
14 - Manufacture of wearing apparel	116	147	106	-	-	12	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
29	-	-	-	-	-	-	29	13,518
29	-	-	-	-	-	-	29	5,765
-	-	-	-	-	-	-	-	7,553
-	-	-	-	-	-	-	-	200
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	99,097	649,154
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	393
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	238
-	-	-	-	-	-	-	-	60
-	-	-	-	-	-	-	-	94
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	99,032	646,667
-	-	-	-	-	-	-	-	484
-	-	-	-	-	-	-	-	484
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	322
-	-	-	-	-	-	-	-	42
-	-	-	-	-	-	-	-	119
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	68,713
-	-	-	-	-	-	-	-	64,065
-	-	-	-	-	-	-	-	4,337
-	-	-	-	-	-	-	-	189
-	-	-	-	-	-	-	-	122
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	28,373	133,352
-	-	-	-	-	-	-	-	16,347
-	-	-	-	-	-	-	6,500	28,949
-	-	-	-	-	-	-	3,000	4,251
-	-	-	-	-	-	-	-	309
-	-	-	-	-	-	-	-	303
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	118
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	0	0	0	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	171	246	1	-	-	152	-
18 - Printing and reproduction of recorded media	715	488	25	-	-	-	480
Printing and other service activities related to printing	57	0	0	-	-	-	-
Reproduction of recorded media	657	488	24	-	-	-	480
19 - Manufacture of coke and refined petroleum products	247	480	383	-	-	-	-
20 - Manufacture of chemicals and chemical products	19,113	60,381	6,703	-	-	34,133	8,608
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,715	14,094	2,277	-	-	4,884	6,945
22 - Manufacture of rubber and plastics products	59	61	2	-	-	0	-
23 - Manufacture of other non-metallic mineral products	54	37	54	-	-	5	-
24 - Manufacture of basic metals	17	38	17	-	-	2	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	0	-
26 - Manufacture of computer, electronic and optical products	2,734	2,259	922	-	-	136	-
27 - Manufacture of electrical equipment	9,818	11,647	632	-	-	7,831	2,500
28 - Manufacture of machinery and equipment	1,121	1,702	380	-	-	1,403	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	748	364	20	-	-	5	340
30 - Manufacture of other transport equipment	127	246	111	-	-	172	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32 - Other manufacturing	1,705	4,999	96	-	-	4,162	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	206	27	76	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	1,500	4,973	20	-	-	4,162	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	87,175	197,770	34,953	-	-	205,523	7,140
Electric power generation, transmission and distribution	86,040	197,010	34,950	-	-	204,448	7,140
a) Hydal	8,938	13,132	2,743	-	-	11,871	-
b) Thermal	0	2	0	-	-	1	-
c) Coal Based	60,749	126,559	1,428	-	-	165,021	-
d) Wind	5,454	8,452	980	-	-	2,351	7,140
e) Solar	3,684	3,437	76	-	-	3,846	-
f) Other	7,214	45,429	29,723	-	-	21,357	-
Manufacture of gas; distribution of gaseous fuels through mains	1,136	760	4	-	-	1,075	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	394	2	0	-	-	3	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	0	0	-	-	-	2	-
38 - Waste collection, treatment and disposal activities; materials recovery	394	2	0	-	-	2	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-
F. Construction	20,040	18,848	2,085	-	-	9,769	6,661
41 - Construction of buildings	3,200	3,466	142	-	-	3,647	-
42 - Civil engineering	16,840	15,381	1,943	-	-	6,121	6,661
43 - Specialized construction activities	0	0	-	-	-	0	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	153
-	-	-	-	-	-	-	480	505
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	480	504
-	-	-	-	-	-	-	-	383
-	-	-	-	-	-	-	8,608	49,443
-	-	-	-	-	-	-	6,945	14,106
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	59
-	-	-	-	-	-	-	-	19
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1,058
-	-	-	-	-	-	-	2,500	10,963
-	-	-	-	-	-	-	-	1,783
-	-	-	-	-	-	-	340	364
-	-	-	-	-	-	-	-	283
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4,257
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	76
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4,182
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	7,140	247,616
-	-	-	-	-	-	-	7,140	246,537
-	-	-	-	-	-	-	-	14,614
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	166,449
-	-	-	-	-	-	-	7,140	10,471
-	-	-	-	-	-	-	-	3,923
-	-	-	-	-	-	-	-	51,080
-	-	-	-	-	-	-	-	1,079
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	6,661	18,515
-	-	-	-	-	-	-	-	3,789
-	-	-	-	-	-	-	6,661	14,725
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	29,502	25,954	2,557	-	-	24,867	5,119
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	25,102	24,961	1,797	-	-	24,781	270
47 - Retail trade, except of motor vehicles and motorcycles	4,401	993	760	-	-	86	4,849
H. Transportation and storage	89,399	83,341	27,169	-	-	15,301	28,957
49 - Land transport and transport via pipelines	1,360	2,151	799	-	-	1,393	-
50 - Water transport	9,249	11,568	2	-	-	6,204	8,500
51 - Air transport	56,923	48,362	25,112	-	-	6,500	-
52 - Warehousing and support activities for transportation	19,374	21,154	1,203	-	-	914	20,457
53 - Courier activities other than national post activities	2,493	106	53	-	-	290	-
I. Accommodation and food service activities	4,169	1,842	68	-	-	1,024	700
55 - Accommodation	12	0	0	-	-	0	-
56 - Food and beverage service activities	4,157	1,842	68	-	-	1,024	700
J. Information and communication	51,930	44,035	10,549	-	-	30,154	8,030
58 - Publishing activities	5,882	5,052	5,066	-	-	5	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	44,384	37,218	3,287	-	-	30,078	8,030
62 - Computer programming, consultancy and related activities	1,414	1,596	2,001	-	-	70	-
63 - Information service activities	250	168	195	-	-	1	-
K. Real estate activities	1	0	-	-	-	0	-
L. Professional, scientific and technical activities	7,681	10,107	2,291	-	-	5,124	850
69 - Legal and accounting activities	0	0	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	2,943	3,233	1,385	-	-	-	850
71 - Architectural and engineering activities; technical testing and analysis	3,116	4,994	340	-	-	4,058	-
72 - Scientific research and development	30	31	10	-	-	61	-
73 - Advertising and market research	355	364	239	-	-	64	-
74 - Other professional, scientific and technical activities	1,238	1,485	317	-	-	941	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	897	23	10	-	-	35	-
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	18	14	8	-	-	35	-
79 - Travel agency, tour operator, reservation service and related activities	0	0	0	-	-	-	-
80 - Security and investigation activities	14	9	1	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	865	0	0	-	-	-	-
N. Education	0	2	0	-	-	0	-
O. Human health and social work activities	136	918	822	-	-	-	-
86 - Human health activities	136	918	822	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	10,501	12,929	1,137	-	-	16	13,201
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	555	809	193	-	-	617	-
A. Private Trusts and Non-profit Organizations	504	770	133	-	-	617	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	52	39	60	-	-	-	-
VI. PERSONAL	1,205	1,177	243	-	-	761	66
A. Salaried persons	909	918	233	-	-	575	5
B. Self employed	141	108	7	-	-	49	50
C. Other Personal	156	152	2	-	-	137	11
VII. OTHER	14	40	7	-	-	202	-
Total	468,370	627,724	151,140	-	-	412,405	99,097

Deposit Holders and Type of Accounts

Banks							(Million Rupees)	
Mar-24 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	5,119	32,543
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	270	26,848
-	-	-	-	-	-	-	4,849	5,695
-	-	-	-	-	-	-	28,957	71,428
-	-	-	-	-	-	-	-	2,192
-	-	-	-	-	-	-	8,500	14,707
-	-	-	-	-	-	-	-	31,612
-	-	-	-	-	-	-	20,457	22,574
-	-	-	-	-	-	-	-	343
-	-	-	-	-	-	-	700	1,792
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	700	1,792
-	-	-	-	-	-	-	8,030	48,733
-	-	-	-	-	-	-	-	5,070
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	8,030	41,395
-	-	-	-	-	-	-	-	2,071
-	-	-	-	-	-	-	-	196
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	850	8,265
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	850	2,235
-	-	-	-	-	-	-	-	4,398
-	-	-	-	-	-	-	-	71
-	-	-	-	-	-	-	-	302
-	-	-	-	-	-	-	-	1,259
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	45
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	43
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	822
-	-	-	-	-	-	-	-	822
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	13,201	14,355
-	-	-	-	-	-	-	-	810
-	-	-	-	-	-	-	-	750
-	-	-	-	-	-	-	-	60
-	-	-	-	-	-	-	66	1,070
-	-	-	-	-	-	-	5	813
-	-	-	-	-	-	-	50	106
-	-	-	-	-	-	-	11	150
-	-	-	-	-	-	-	-	210
29	-	-	-	-	-	-	99,126	662,672

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	738,939	719,196	932,752	772,367	1,111,343	780,934
1) Official	141,796	121,568	162,542	119,476	171,548	122,800
2) Business	58,119	165,520	36,501	160,376	39,403	154,497
3) Personal	539,024	432,108	733,695	492,328	900,378	503,513
4) Trust Funds and Non Profit Organizations	-	-	14	187	14	124
II. DOMESTIC CONSTITUENTS	82,832,065	22,129,697	101,173,074	26,525,316	102,589,772	26,853,197
I. GOVERNMENT	627,356	3,525,216	537,912	3,965,803	535,098	3,912,060
A. Federal Government	126,277	2,233,999	119,779	2,524,918	119,586	2,409,189
B. Provincial Governments	453,426	1,141,724	383,496	1,268,631	380,265	1,325,020
C. Local Bodies	47,653	149,493	34,637	172,254	35,247	177,851
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	23,420	1,250,953	27,028	1,543,469	23,431	1,615,222
Agriculture, hunting and forestry	42	1,009	50	1,305	49	1,520
Services	1,114	33,858	1,256	48,298	1,182	50,999
Utilities	11,555	524,896	14,922	633,685	12,077	625,098
Transport, storage and communications	6,646	123,066	5,377	118,055	5,589	126,068
Manufacturing	1,873	250,155	2,767	293,369	2,151	331,232
Mining and Quarrying	468	184,596	539	261,862	502	296,027
Construction	199	40,110	198	37,610	161	22,690
Commerce and Trade	694	43,181	802	39,886	688	49,756
Others	829	50,080	1,117	109,398	1,032	111,833
III. NON-BANK FINANCIAL INSTITUTIONS	52,926	852,770	51,495	1,205,910	129,074	1,213,733
Mutual Funds and AMCs	5,874	404,385	8,070	657,487	7,372	661,713
Insurance & Pension Funds	5,592	239,240	8,781	197,151	83,594	204,182
MFIs and DFIs	1,263	27,026	1,396	39,739	2,448	34,565
Stock Exchange & Brokerage Houses	4,945	44,890	9,134	53,648	9,332	53,324
Modarabas	443	3,671	884	5,142	548	4,723
Other NBFIs	34,809	133,558	23,230	252,744	25,780	255,226
IV. PRIVATE SECTOR (BUSINESS)	11,128,785	5,071,746	10,970,697	6,214,633	9,652,752	6,161,597
A. Agriculture, forestry and fishing	1,876,188	170,921	1,901,078	195,803	1,904,505	199,827
1. Crop and animal production, hunting and related service activities	1,866,698	164,663	1,897,051	188,463	1,900,431	192,317
Growing of Wheat, Rice, Sugar Cane & Cotton	1,102,778	95,659	1,100,182	105,231	1,097,789	104,936
Growing of tropical, subtropical, pome and stone fruits & vegetables	134,231	7,046	131,008	8,153	131,767	7,669
Growing of other fruits, vegetables and crops	385,245	27,243	404,584	31,300	406,175	31,699
Raising of livestock and other related activities	181,532	24,586	201,347	31,103	203,877	36,530
Other agricultural support activities	62,803	10,083	59,777	12,465	60,643	11,393
Hunting, trapping and related service activities	109	46	153	212	180	90
02 - Forestry and logging	690	1,072	749	1,207	737	529
03 - Fishing and aquaculture	8,800	5,186	3,278	6,133	3,337	6,981
B. Mining and quarrying	447,918	240,418	42,638	265,749	633,603	242,004
05 - Mining of coal and lignite	118,462	74,351	20,257	57,761	544,705	81,971
06 - Extraction of crude petroleum and natural gas	242,023	146,531	15,208	179,557	75,386	133,001
07 - Mining of metal ores	7,965	3,197	1,183	3,369	1,173	3,644
08-Other mining and quarrying	78,721	15,895	4,902	24,020	11,318	22,533
09 - Mining support service activities	747	443	1,088	1,043	1,021	855
C. Manufacturing	2,706,065	1,378,114	1,021,692	1,786,765	1,030,341	1,685,852
10 - Manufacture of food products	400,745	245,300	304,517	302,664	233,466	285,549
11 - Manufacture of beverages	28,889	47,988	10,387	75,860	10,498	60,164
12 - Manufacture of tobacco products	7,601	20,628	480	52,618	433	29,036
13 - Manufacture of textiles	504,965	212,179	185,486	236,879	126,494	230,981
Preparation and spinning of textile fibres	243,878	53,685	114,268	62,144	43,179	66,082
Weaving of textiles	100,379	28,107	13,832	31,753	20,602	26,786
Finishing of textiles	11,488	23,925	16,824	30,437	10,848	24,393
Manufacture of knitted and crocheted fabrics	5,132	16,353	4,071	17,267	3,553	16,640
Manufacture of made-up textile articles, except apparel	104,210	29,025	15,638	36,126	24,771	35,356
Manufacture of carpets and rugs	2,004	2,416	2,042	1,626	2,039	1,705
Manufacture of other textiles n.e.c.	37,874	58,666	18,811	57,525	21,502	60,019
14 - Manufacture of wearing apparel	58,855	65,605	29,230	75,261	31,264	70,609
15 - Manufacture of leather and related products	23,554	21,277	15,242	28,223	19,076	25,084

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	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 and harness	3,776	5,850	3,216	6,197	3,257	6,589
Manufacture of luggage, handbags and the like, saddlery and harness	1,799	3,404	1,739	3,755	1,644	4,032
Manufacture of footwear	17,979	12,023	10,287	18,270	14,175	14,463
a. Leather wear	16,386	10,092	8,625	15,746	12,527	12,085
b. Rubber and Plastic wear	1,593	1,931	1,662	2,524	1,648	2,379
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	6,541	3,165	6,683	3,395	5,877	3,407
17 - Manufacture of paper and paper products	12,867	12,261	9,867	10,157	9,661	8,801
18 - Printing and reproduction of recorded media	17,996	15,065	18,256	21,597	17,421	21,472
Printing and other service activities related to printing	17,122	13,564	17,441	20,401	16,658	20,207
Reproduction of recorded media	874	1,501	815	1,196	763	1,265
19 - Manufacture of coke and refined petroleum products	355,861	147,340	26,848	171,252	26,876	169,226
20 - Manufacture of chemicals and chemical products	125,930	128,744	74,327	218,488	166,918	193,076
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	66,214	52,390	33,258	69,760	25,420	57,534
22 - Manufacture of rubber and plastics products	32,491	21,111	22,199	24,447	24,358	24,268
23 - Manufacture of other non-metallic mineral products	57,273	29,016	17,136	29,820	19,566	30,989
24 - Manufacture of basic metals	137,013	41,284	48,137	50,365	36,088	43,942
25. Manufacture of fabricated metal products, except machinery and equipment	9,746	10,771	8,223	12,866	7,514	12,096
26 - Manufacture of computer, electronic and optical products	45,974	29,633	12,394	27,818	16,727	28,042
27 - Manufacture of electrical equipment	196,205	58,806	29,080	58,783	34,439	57,343
28 - Manufacture of machinery and equipment	26,292	20,403	21,556	56,270	18,193	55,502
29 - Manufacture of motor vehicles, trailers and semi-trailers	185,697	72,851	57,971	97,318	55,627	118,484
30 - Manufacture of other transport equipment	130,293	11,100	8,142	13,966	7,653	13,422
31 - Manufacture of furniture	14,941	4,397	7,868	3,280	7,233	3,745
32. Other manufacturing	256,181	104,008	69,769	141,692	125,239	138,353
Manufacture of jewellery and related articles	11,300	3,522	9,048	3,661	6,634	3,418
Manufacture of imitation jewellery and related articles	879	203	532	195	562	243
Manufacture of musical instruments	3,682	4,152	719	3,140	1,326	4,010
Manufacture of sports goods	8,881	21,054	13,500	38,223	13,506	37,722
Manufacture of games and toys	364	130	205	136	197	125
Manufacture of medical and dental instruments and supplies	7,411	9,300	9,022	11,696	7,300	13,028
Manufacture of Handicrafts	1,290	523	941	733	941	1,252
Other manufacturing n.e.c.	222,374	66,011	35,802	83,908	95,442	79,515
33 - Repair and installation of machinery and equipment	3,941	2,789	4,636	3,986	4,300	4,727
D. Electricity, gas, steam and air conditioning supply	85,537	354,280	74,022	476,786	48,958	577,886
Electric power generation, transmission and distribution	70,957	316,607	65,324	430,230	39,990	514,358
a) Hydal	2,493	37,700	4,663	33,641	4,114	53,233
b) Thermal	934	7,754	749	28,589	586	15,272
c) Coal Based	378	69,182	377	134,875	285	173,971
d) Wind	327	11,299	244	19,432	230	20,178
e) Solar	953	5,806	1,503	12,558	1,503	13,387
f) Other	65,872	184,866	57,788	201,135	33,272	238,318
Manufacture of gas; distribution of gaseous fuels through mains	9,059	36,680	7,512	45,669	7,802	62,468
Steam and air conditioning supply	5,521	993	1,186	887	1,166	1,060
E. Water supply; sewerage, waste management and remediation activities	17,822	15,343	10,743	24,056	10,321	18,655
36 - Water collection, treatment and supply	3,114	1,211	3,668	1,092	3,582	1,186
37 - Sewerage	972	3,840	2,023	977	2,298	1,311
38 - Waste collection, treatment and disposal activities; materials recovery	13,060	9,979	4,437	20,160	3,900	15,120
39 - Remediation activities and other waste management services	676	313	615	1,826	541	1,038
F. Construction	628,282	322,044	2,134,040	411,331	939,404	401,398
41 - Construction of buildings	295,807	167,891	1,969,033	186,547	798,099	181,423
42 - Civil engineering	294,059	109,300	115,647	175,615	96,805	173,594
43 - Specialized construction activities	38,416	44,852	49,360	49,170	44,500	46,380

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	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	1,915,975	852,578	1,914,646	1,083,489	2,078,300	1,075,802
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	198,100	50,041	73,842	54,948	68,497	52,672
46 - Wholesale trade, except of motor vehicles and motorcycles	350,576	293,854	511,052	375,637	493,585	378,235
47 - Retail trade, except of motor vehicles and motorcycles	1,367,299	508,683	1,329,752	652,904	1,516,218	644,895
H. Transportation and storage	296,242	409,533	93,647	450,425	123,831	474,729
49 - Land transport and transport via pipelines	203,042	42,919	50,861	50,613	87,147	46,494
50 - Water transport	1,786	81,058	2,349	74,190	1,959	82,581
51 - Air transport	6,867	154,482	4,623	167,472	4,806	191,507
52 - Warehousing and support activities for transportation	40,543	104,019	30,847	140,843	25,456	140,686
53 - Courier activities other than national post activities	44,004	27,055	4,967	17,308	4,463	13,461
I. Accommodation and food service activities	79,025	28,000	80,414	32,479	152,119	32,354
55 - Accommodation	25,420	9,907	16,513	11,050	115,812	11,126
56 - Food and beverage service activities	53,605	18,092	63,901	21,429	36,307	21,228
J. Information and communication	115,891	198,417	421,013	227,154	115,755	253,251
58 - Publishing activities	14,707	19,899	14,023	25,876	12,545	22,893
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3,243	540	4,151	681	5,572	1,419
60 - Programming and broadcasting activities	1,226	1,558	1,484	2,291	1,457	1,778
61 - Telecommunications	25,782	85,207	329,708	93,242	27,616	100,562
62 - Computer programming, consultancy and related activities	62,939	65,273	28,960	73,939	27,850	90,855
63 - Information service activities	7,994	25,940	42,687	31,125	42,123	36,272
K. Real estate activities	198,171	223,397	239,719	186,272	236,075	161,168
L. Professional, scientific and technical activities	312,673	123,592	483,435	172,934	215,669	131,087
69 - Legal and accounting activities	16,168	19,588	62,919	42,795	21,249	20,855
70 - Activities of head offices; management consultancy activities	5,943	9,869	6,641	16,993	5,777	15,822
71 - Architectural and engineering activities; technical testing and analysis	19,494	25,026	34,525	27,439	14,863	23,980
72 - Scientific research and development	2,821	9,269	4,201	8,809	2,811	9,070
73 - Advertising and market research	10,142	12,162	11,741	14,016	10,287	13,614
74 - Other professional, scientific and technical activities	257,108	46,427	361,884	61,307	159,390	46,332
75 - Veterinary activities	997	1,251	1,524	1,576	1,292	1,413
M. Administrative and support service activities	161,589	103,066	334,163	125,687	169,924	128,283
77 - Rental and leasing activities	7,351	3,186	7,416	4,094	7,991	4,031
78 - Employment activities	1,156	1,440	1,542	1,614	1,494	2,027
79 - Travel agency, tour operator, reservation service and related activities	33,242	21,231	40,411	26,189	41,771	34,167
80 - Security and investigation activities	2,547	4,131	5,901	4,675	5,063	4,497
81 - Services to buildings and landscape activities	4,254	2,448	6,325	4,385	5,675	5,008
82 - Office administrative, office support and other business support activities	113,039	70,630	272,568	84,730	107,930	78,554
N. Education	482,612	123,030	528,494	116,677	510,353	140,677
O. Human health and social work activities	158,946	75,003	46,296	83,019	66,657	88,767
86 - Human health activities	31,046	57,140	39,895	64,889	33,693	67,705
87 - Residential care activities	915	700	1,154	821	1,111	912
88. Social work activities with and without accommodation	126,985	17,162	5,247	17,308	31,853	20,150
P. Arts, entertainment and recreation	3,006	2,286	4,505	3,474	3,692	2,772
Q. Other service activities	1,642,843	451,726	1,640,152	572,533	1,413,245	547,084
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	790,131	590,526	594,574	682,576	432,127	702,213
A. Private Trusts and Non-profit Organizations	574,296	403,289	490,367	480,702	317,751	500,546
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	215,835	187,237	104,207	201,873	114,376	201,666
VI. PERSONAL	70,029,189	10,790,437	88,390,846	12,835,683	91,655,241	13,176,989
A. Salaried persons	23,853,432	3,139,465	28,477,088	3,738,340	30,054,724	3,830,891
B. Self employed	20,025,184	4,533,336	21,881,808	5,371,735	24,239,286	5,478,701
C. Other Personal	26,150,573	3,117,636	38,031,950	3,725,608	37,361,231	3,867,398
VII. OTHER	180,258	48,049	600,522	77,243	162,049	71,383
Total	83,571,004	22,848,894	102,105,826	27,297,683	103,701,115	27,634,131

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	433,081	486,705	521,568	525,651	566,457	527,942
1) Official	6,497	35,214	6,662	29,525	6,763	27,989
2) Business	12,336	110,662	14,363	107,503	11,006	100,436
3) Personal	414,248	340,828	500,542	388,623	548,687	399,516
4) Trust Funds and Non Profit Organizations	-	-	1	0	1	0
2. DOMESTIC CONSTITUENTS	71,469,580	17,118,366	85,834,938	20,021,496	86,623,055	20,291,819
I. GOVERNMENT	580,831	3,280,621	475,619	3,617,621	479,789	3,600,935
A. Federal Government	115,348	2,088,140	98,536	2,287,499	105,426	2,210,279
B. Provincial Governments	424,242	1,066,860	349,231	1,184,625	346,339	1,239,940
C. Local Bodies	41,241	125,620	27,852	145,497	28,024	150,716
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	19,853	1,195,963	23,220	1,398,552	20,221	1,471,267
Agriculture, hunting and forestry	40	1,009	47	1,304	46	1,519
Services	1,043	32,594	1,173	40,098	1,083	42,841
Utilities	9,718	504,549	12,895	546,269	10,736	540,242
Transport, storage and communications	5,270	109,752	4,075	100,854	4,207	108,174
Manufacturing	1,760	244,408	2,604	282,655	1,984	318,475
Mining and Quarrying	413	176,385	448	248,807	423	287,938
Construction	191	39,476	190	36,940	151	21,407
Commerce and Trade	645	37,845	746	32,789	636	39,244
Others	773	49,946	1,042	108,836	955	111,425
III. NON-BANK FINANCIAL INSTITUTIONS	46,060	404,300	41,482	583,584	122,343	559,233
Mutual Funds and AMCs	3,465	108,326	4,855	231,567	5,511	223,995
Insurance & Pension Funds	3,615	182,229	6,215	148,734	81,706	183,323
MFIs and DFIs	1,106	26,704	1,178	38,007	2,343	31,932
Stock Exchange & Brokerage Houses	3,887	15,985	7,180	35,226	8,425	39,280
Modarabas	98	153	263	143	150	127
Other NBFIs	33,889	70,903	21,791	129,908	24,208	80,577
IV. PRIVATE SECTOR (BUSINESS)	9,375,375	3,578,187	7,610,122	4,289,811	6,746,378	4,343,122
A. Agriculture, forestry and fishing	1,740,104	128,083	1,735,434	139,735	1,738,637	144,465
1. Crop and animal production, hunting and related service activities	1,732,116	123,284	1,733,258	134,077	1,736,441	138,685
Growing of Wheat, Rice, Sugar Cane & Cotton	1,050,264	80,636	1,038,514	86,315	1,037,583	86,284
Growing of tropical, subtropical, pome and stone fruits & vegetables	115,107	2,553	110,440	2,869	110,548	2,967
Growing of other fruits, vegetables and crops	361,134	21,078	378,061	24,061	379,959	24,836
Raising of livestock and other related activities	156,559	12,994	161,090	14,208	162,412	18,189
Other agricultural support activities	48,986	6,013	45,057	6,486	45,818	6,350
Hunting, trapping and related service activities	66	10	96	139	121	58
02 - Forestry and logging	477	980	472	1,082	457	427
03 - Fishing and aquaculture	7,511	3,818	1,704	4,576	1,739	5,353
B. Mining and quarrying	436,359	209,751	33,373	224,329	625,313	210,305
05 - Mining of coal and lignite	114,520	71,707	15,126	54,928	540,413	80,081
06 - Extraction of crude petroleum and natural gas	240,787	126,830	13,907	153,088	74,196	115,613
07 - Mining of metal ores	4,415	1,886	778	2,219	759	1,880
08-Other mining and quarrying	76,383	9,048	2,997	13,199	9,457	12,020
09 - Mining support service activities	254	281	565	894	488	711
C. Manufacturing	2,487,726	976,490	677,928	1,246,898	756,698	1,192,590
10 - Manufacture of food products	365,811	183,294	247,935	208,974	202,456	206,480
11 - Manufacture of beverages	26,830	36,372	7,921	60,534	9,217	47,358
12 - Manufacture of tobacco products	7,514	20,455	407	52,141	364	28,632
13 - Manufacture of textiles	475,547	134,622	64,228	152,093	99,176	153,110
Preparation and spinning of textile fibres	237,703	43,032	21,183	46,895	35,950	52,143
Weaving of textiles	96,013	17,429	9,393	22,764	17,213	17,791
Finishing of textiles	8,588	14,319	10,664	21,875	8,434	18,461
Manufacture of knitted and crocheted fabrics	3,217	11,416	2,327	10,334	2,022	11,018
Manufacture of made-up textile articles, except apparel	99,007	19,773	9,527	25,110	20,509	25,983
Manufacture of carpets and rugs	1,418	2,150	1,533	1,406	1,722	1,468
Manufacture of other textiles n.e.c.	29,601	26,503	9,601	23,709	13,326	26,246
14 - Manufacture of wearing apparel	39,915	38,396	15,534	43,705	17,727	40,988
15 - Manufacture of leather and related products	15,893	10,575	7,837	15,793	12,089	13,018

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

Category of Deposit Holder	(Million Rupees)					
	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	2,005	4,268	1,777	4,189	1,821	4,452
Manufacture of luggage, handbags and the like, saddlery and harness	1,045	1,534	1,230	1,788	1,120	2,386
Manufacture of footwear	12,843	4,773	4,830	9,815	9,148	6,180
a. Leather wear	12,414	4,154	4,273	8,868	8,638	5,353
b. Rubber and Plastic wear	429	620	557	947	510	827
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,581	1,569	3,408	1,596	3,657	1,532
17 - Manufacture of paper and paper products	8,749	7,213	7,454	7,986	7,981	6,865
18 - Printing and reproduction of recorded media	9,337	8,484	9,077	8,554	8,699	9,562
Printing and other service activities related to printing	8,855	7,169	8,552	7,481	8,218	8,448
Reproduction of recorded media	482	1,315	525	1,072	481	1,115
19 - Manufacture of coke and refined petroleum products	354,519	123,750	25,857	145,955	25,985	140,696
20 - Manufacture of chemicals and chemical products	112,823	95,912	47,654	157,160	65,176	151,245
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	61,154	38,972	23,801	52,512	21,071	42,616
22 - Manufacture of rubber and plastics products	25,468	11,072	13,000	12,633	13,229	13,471
23 - Manufacture of other non-metallic mineral products	50,756	14,877	11,491	18,776	14,871	16,824
24 - Manufacture of basic metals	125,850	25,398	27,625	32,394	27,891	28,262
25. Manufacture of fabricated metal products, except machinery and equipment	6,297	6,662	5,586	8,360	5,142	7,951
26 - Manufacture of computer, electronic and optical products	39,877	17,838	7,453	18,310	12,773	19,354
27 - Manufacture of electrical equipment	186,179	45,171	20,652	44,497	25,081	44,278
28 - Manufacture of machinery and equipment	15,969	11,560	14,174	16,010	11,594	12,883
29 - Manufacture of motor vehicles, trailers and semi-trailers	179,173	53,302	51,785	73,941	51,623	91,274
30 - Manufacture of other transport equipment	127,741	8,772	5,934	8,826	6,399	9,115
31 - Manufacture of furniture	10,990	1,861	4,796	1,813	4,583	1,705
32. Other manufacturing	235,341	78,207	50,923	101,451	106,893	102,028
Manufacture of jewellery and related articles	7,702	2,581	6,136	2,691	3,714	2,423
Manufacture of imitation jewellery and related articles	263	75	353	119	357	153
Manufacture of musical instruments	3,682	3,265	719	3,140	692	2,999
Manufacture of sports goods	5,939	16,627	7,411	25,685	7,360	26,003
Manufacture of games and toys	143	41	149	120	145	106
Manufacture of medical and dental instruments and supplies	5,292	7,682	7,214	10,105	5,983	11,095
Manufacture of Handicrafts	472	382	506	367	455	656
Other manufacturing n.e.c.	211,848	47,554	28,435	59,224	88,187	58,593
33 - Repair and installation of machinery and equipment	2,412	2,154	3,396	2,885	3,021	3,343
D. Electricity, gas, steam and air conditioning supply	80,551	305,623	69,316	418,755	45,861	522,422
Electric power generation, transmission and distribution	68,079	270,724	62,534	374,498	37,862	463,246
a) Hydal	1,562	27,239	3,606	29,756	3,706	46,673
b) Thermal	482	4,714	678	12,622	509	6,931
c) Coal Based	189	66,287	252	131,194	154	170,202
d) Wind	251	11,134	225	19,245	212	19,590
e) Solar	539	4,657	1,018	10,598	922	10,547
f) Other	65,056	156,692	56,755	171,083	32,359	209,302
Manufacture of gas; distribution of gaseous fuels through mains	7,284	34,016	5,804	43,666	7,002	58,378
Steam and air conditioning supply	5,188	883	978	591	997	799
E. Water supply; sewerage, waste management and remediation activities	13,586	6,867	4,354	7,662	4,073	8,724
36 - Water collection, treatment and supply	2,278	653	2,476	593	2,526	581
37 - Sewerage	272	131	247	128	219	168
38 - Waste collection, treatment and disposal activities; materials recovery	10,806	6,020	1,317	6,817	1,090	7,772
39 - Remediation activities and other waste management services	230	62	314	123	238	203
F. Construction	526,599	232,808	1,248,325	312,436	212,705	302,175
41 - Construction of buildings	258,229	114,805	1,132,654	127,937	117,152	120,155
42 - Civil engineering	242,644	82,326	77,882	143,389	61,705	143,375
43 - Specialized construction activities	25,726	35,677	37,789	41,110	33,848	38,646

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	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	1,207,507	476,490	928,971	576,131	1,106,276	577,402
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	171,848	31,008	41,674	35,996	35,872	34,480
46 - Wholesale trade, except of motor vehicles and motorcycles	264,458	244,042	390,500	296,689	385,848	300,936
47 - Retail trade, except of motor vehicles and motorcycles	771,201	201,439	496,797	243,445	684,556	241,986
H. Transportation and storage	269,122	325,775	53,633	361,405	91,085	388,998
49 - Land transport and transport via pipelines	187,852	28,585	30,477	34,211	68,740	30,490
50 - Water transport	1,026	70,224	1,278	58,879	1,091	74,867
51 - Air transport	5,318	150,967	2,681	162,257	2,954	183,746
52 - Warehousing and support activities for transportation	32,160	67,380	15,883	96,582	14,844	93,157
53 - Courier activities other than national post activities	42,766	8,620	3,314	9,476	3,456	6,737
I. Accommodation and food service activities	64,782	18,099	49,313	19,063	132,470	18,431
55 - Accommodation	21,604	6,779	8,110	7,280	111,075	7,474
56 - Food and beverage service activities	43,178	11,320	41,203	11,783	21,395	10,957
J. Information and communication	89,558	155,451	382,415	164,075	82,725	190,084
58 - Publishing activities	10,884	15,309	8,728	18,457	7,896	17,653
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3,243	540	4,151	680	4,809	1,037
60 - Programming and broadcasting activities	1,033	1,255	1,228	1,379	1,170	1,258
61 - Telecommunications	18,302	73,992	315,753	76,604	17,801	83,493
62 - Computer programming, consultancy and related activities	51,976	44,230	15,269	43,149	14,345	57,199
63 - Information service activities	4,120	20,125	37,286	23,806	36,704	29,443
K. Real estate activities	134,682	121,462	82,738	91,685	90,896	77,810
L. Professional, scientific and technical activities	289,136	86,431	367,593	113,343	171,754	93,928
69 - Legal and accounting activities	7,021	7,527	11,331	9,998	10,409	9,407
70 - Activities of head offices; management consultancy activities	5,428	8,581	5,862	14,897	5,050	14,323
71 - Architectural and engineering activities; technical testing and analysis	15,096	15,630	7,595	17,150	9,727	16,204
72 - Scientific research and development	1,224	3,768	2,188	3,583	1,207	2,656
73 - Advertising and market research	5,526	8,999	6,204	11,056	4,974	10,449
74 - Other professional, scientific and technical activities	254,293	41,281	333,415	55,802	139,630	39,957
75 - Veterinary activities	548	646	998	857	757	932
M. Administrative and support service activities	96,310	62,246	257,880	76,244	96,792	75,840
77 - Rental and leasing activities	3,800	1,457	3,254	1,500	3,629	1,492
78 - Employment activities	888	972	1,228	993	1,149	1,377
79 - Travel agency, tour operator, reservation service and related activities	21,599	12,239	25,738	15,572	24,294	19,805
80 - Security and investigation activities	1,662	2,395	4,389	2,685	4,087	2,590
81 - Services to buildings and landscape activities	3,145	1,674	4,926	3,014	4,329	3,650
82 - Office administrative, office support and other business support activities	65,216	43,509	218,345	52,480	59,304	46,926
N. Education	427,123	99,428	389,155	89,733	447,689	104,654
O. Human health and social work activities	145,193	47,022	28,534	56,020	40,301	58,464
86 - Human health activities	18,638	34,551	23,674	42,217	20,294	44,859
87 - Residential care activities	583	464	721	455	660	341
88 - Social work activities with and without accommodation	125,972	12,007	4,139	13,348	19,347	13,264
P. Arts, entertainment and recreation	2,051	1,367	3,307	2,486	2,343	2,051
Q. Other service activities	1,364,986	324,795	1,297,853	389,811	1,100,760	374,779
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	766,755	375,791	566,179	403,017	409,413	402,566
A. Private Trusts and Non-profit Organizations	562,203	241,337	474,729	269,610	306,976	265,391
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	204,552	134,454	91,450	133,407	102,437	137,175
VI. PERSONAL	60,523,884	8,245,510	76,534,640	9,665,057	78,693,077	9,853,689
A. Salaried persons	19,595,880	2,447,271	23,143,282	2,887,624	24,128,004	2,926,802
B. Self employed	16,640,419	3,336,509	17,788,239	3,919,171	19,854,947	3,980,163
C. Other Personal	24,287,585	2,461,730	35,603,119	2,858,262	34,710,126	2,946,725
VII. OTHER	156,822	37,994	583,676	63,855	151,834	61,007
Total	71,902,661	17,605,070	86,356,506	20,547,148	87,189,512	20,819,761

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	305,858	232,492	411,184	246,716	544,886	252,993
1) Official	135,299	86,354	155,880	89,951	164,785	94,811
2) Business	45,783	54,858	22,138	52,872	28,397	54,060
3) Personal	124,776	91,280	233,153	103,706	351,691	103,997
4) Trust Funds and Non Profit Organizations	-	-	13	187	13	124
2. DOMESTIC CONSTITUENTS	11,362,485	5,011,332	15,338,136	6,503,819	15,966,717	6,561,378
I. GOVERNMENT	46,525	244,595	62,293	348,182	55,309	311,125
A. Federal Government	10,929	145,859	21,243	237,419	14,160	198,910
B. Provincial Governments	29,184	74,864	34,265	84,007	33,926	85,080
C. Local Bodies	6,412	23,873	6,785	26,756	7,223	27,135
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,567	54,989	3,808	144,917	3,210	143,955
Agriculture, hunting and forestry	2	0	3	1	3	1
Services	71	1,264	83	8,200	99	8,157
Utilities	1,837	20,347	2,027	87,416	1,341	84,856
Transport, storage and communications	1,376	13,314	1,302	17,201	1,382	17,895
Manufacturing	113	5,748	163	10,714	167	12,757
Mining and Quarrying	55	8,211	91	13,055	79	8,088
Construction	8	635	8	670	10	1,283
Commerce and Trade	49	5,337	56	7,097	52	10,511
Others	56	134	75	562	77	408
III. NON-BANK FINANCIAL INSTITUTIONS	6,866	448,469	10,013	622,326	6,731	654,499
Mutual Funds and AMCs	2,409	296,059	3,215	425,920	1,861	437,718
Insurance & Pension Funds	1,977	57,011	2,566	48,417	1,888	52,259
MFIs and DFIs	157	322	218	1,732	105	2,633
Stock Exchange & Brokerage Houses	1,058	28,905	1,954	18,422	907	14,044
Modarabas	345	3,518	621	4,999	398	4,596
Other NBFIs	920	62,654	1,439	122,836	1,572	143,250
IV. PRIVATE SECTOR (BUSINESS)	1,753,410	1,493,560	3,360,575	1,924,822	2,906,374	1,818,474
A. Agriculture, forestry and fishing	136,084	42,839	165,644	56,069	165,868	55,362
1. Crop and animal production, hunting and related service activities	134,582	41,379	163,793	54,387	163,990	53,632
Growing of Wheat, Rice, Sugar Cane & Cotton	52,514	15,022	61,668	18,916	60,206	18,652
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,124	4,494	20,568	5,284	21,219	4,702
Growing of other fruits, vegetables and crops	24,111	6,166	26,523	7,239	26,216	6,862
Raising of livestock and other related activities	24,973	11,591	40,257	16,895	41,465	18,341
Other agricultural support activities	13,817	4,070	14,720	5,979	14,825	5,043
Hunting, trapping and related service activities	43	36	57	73	59	32
02 - Forestry and logging	213	92	277	125	280	102
03 - Fishing and aquaculture	1,289	1,368	1,574	1,557	1,598	1,628
B. Mining and quarrying	11,559	30,666	9,265	41,420	8,290	31,699
05 - Mining of coal and lignite	3,942	2,644	5,131	2,833	4,292	1,890
06 - Extraction of crude petroleum and natural gas	1,236	19,702	1,301	26,469	1,190	17,388
07 - Mining of metal ores	3,550	1,310	405	1,149	414	1,763
08-Other mining and quarrying	2,338	6,847	1,905	10,821	1,861	10,513
09 - Mining support service activities	493	163	523	148	533	145
C. Manufacturing	218,339	401,624	343,764	539,867	273,643	493,262
10 - Manufacture of food products	34,934	62,006	56,582	93,690	31,010	79,068
11 - Manufacture of beverages	2,059	11,616	2,466	15,326	1,281	12,806
12 - Manufacture of tobacco products	87	173	73	477	69	404
13 - Manufacture of textiles	29,418	77,558	121,258	84,786	27,318	77,871
Preparation and spinning of textile fibres	6,175	10,654	93,085	15,250	7,229	13,939
Weaving of textiles	4,366	10,679	4,439	8,989	3,389	8,995
Finishing of textiles	2,900	9,606	6,160	8,562	2,414	5,932
Manufacture of knitted and crocheted fabrics	1,915	4,937	1,744	6,933	1,531	5,622
Manufacture of made-up textile articles, except apparel	5,203	9,253	6,111	11,016	4,262	9,373
Manufacture of carpets and rugs	586	266	509	220	317	237
Manufacture of other textiles n.e.c.	8,273	32,163	9,210	33,817	8,176	33,773
14 - Manufacture of wearing apparel	18,940	27,210	13,696	31,556	13,537	29,622
15 - Manufacture of leather and related products	7,661	10,702	7,405	12,430	6,987	12,066

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	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	1,771	1,582	1,439	2,007	1,436	2,137
Manufacture of luggage, handbags and the like, saddlery and harness	754	1,870	509	1,967	524	1,646
Manufacture of footwear	5,136	7,250	5,457	8,455	5,027	8,284
a. Leather wear	3,972	5,938	4,352	6,878	3,889	6,732
b. Rubber and Plastic wear	1,164	1,312	1,105	1,577	1,138	1,552
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,960	1,596	3,275	1,799	2,220	1,874
17 - Manufacture of paper and paper products	4,118	5,047	2,413	2,171	1,680	1,936
18 - Printing and reproduction of recorded media	8,659	6,581	9,179	13,044	8,722	11,910
Printing and other service activities related to printing	8,267	6,395	8,889	12,920	8,440	11,760
Reproduction of recorded media	392	186	290	124	282	150
19 - Manufacture of coke and refined petroleum products	1,342	23,590	991	25,296	891	28,530
20 - Manufacture of chemicals and chemical products	13,107	32,832	26,673	61,328	101,742	41,831
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,060	13,418	9,457	17,248	4,349	14,918
22 - Manufacture of rubber and plastics products	7,023	10,040	9,199	11,813	11,129	10,797
23 - Manufacture of other non-metallic mineral products	6,517	14,139	5,645	11,044	4,695	14,165
24 - Manufacture of basic metals	11,163	15,886	20,512	17,971	8,197	15,680
25. Manufacture of fabricated metal products, except machinery and equipment	3,449	4,109	2,637	4,505	2,372	4,145
26 - Manufacture of computer, electronic and optical products	6,097	11,795	4,941	9,508	3,954	8,688
27 - Manufacture of electrical equipment	10,026	13,635	8,428	14,286	9,358	13,065
28 - Manufacture of machinery and equipment	10,323	8,843	7,382	40,261	6,599	42,620
29 - Manufacture of motor vehicles, trailers and semi-trailers	6,524	19,550	6,186	23,377	4,004	27,210
30 - Manufacture of other transport equipment	2,552	2,328	2,208	5,141	1,254	4,307
31 - Manufacture of furniture	3,951	2,535	3,072	1,468	2,650	2,040
32. Other manufacturing	20,840	25,801	18,846	40,241	18,346	36,324
Manufacture of jewellery and related articles	3,598	941	2,912	970	2,920	995
Manufacture of imitation jewellery and related articles	616	128	179	76	205	90
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	2,942	4,427	6,089	12,538	6,146	11,720
Manufacture of games and toys	221	89	56	16	52	19
Manufacture of medical and dental instruments and supplies	2,119	1,618	1,808	1,591	1,317	1,933
Manufacture of Handicrafts	818	141	435	366	486	595
Other manufacturing n.e.c.	10,526	18,457	7,367	24,684	7,220	20,973
33 - Repair and installation of machinery and equipment	1,529	635	1,240	1,101	1,279	1,384
D. Electricity, gas, steam and air conditioning supply	4,986	48,656	4,706	58,031	3,097	55,464
Electric power generation, transmission and distribution	2,878	45,883	2,790	55,732	2,128	51,113
a) Hydal	931	10,461	1,057	3,885	408	6,559
b) Thermal	452	3,040	71	15,967	77	8,341
c) Coal Based	189	2,895	125	3,681	131	3,770
d) Wind	76	164	19	186	18	588
e) Solar	414	1,149	485	1,960	581	2,839
f) Other	816	28,174	1,033	30,052	913	29,015
Manufacture of gas; distribution of gaseous fuels through mains	1,775	2,664	1,708	2,003	800	4,090
Steam and air conditioning supply	333	110	208	296	169	262
E. Water supply; sewerage, waste management and remediation activities	4,236	8,476	6,389	16,394	6,248	9,931
36 - Water collection, treatment and supply	836	557	1,192	499	1,056	604
37 - Sewerage	700	3,709	1,776	849	2,079	1,143
38 - Waste collection, treatment and disposal activities; materials recovery	2,254	3,960	3,120	13,343	2,810	7,348
39 - Remediation activities and other waste management services	446	250	301	1,703	303	835
F. Construction	101,683	89,236	885,715	98,896	726,699	99,222
41 - Construction of buildings	37,578	53,086	836,379	58,609	680,947	61,268
42 - Civil engineering	51,415	26,975	37,765	32,226	35,100	30,220
43 - Specialized construction activities	12,690	9,175	11,571	8,060	10,652	7,734

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	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	708,468	376,088	985,675	507,358	972,024	498,400
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	26,252	19,033	32,168	18,952	32,625	18,193
46 - Wholesale trade, except of motor vehicles and motorcycles	86,118	49,812	120,552	78,947	107,737	77,299
47 - Retail trade, except of motor vehicles and motorcycles	596,098	307,243	832,955	409,459	831,662	402,909
H. Transportation and storage	27,120	83,758	40,014	89,020	32,746	85,731
49 - Land transport and transport via pipelines	15,190	14,334	20,384	16,401	18,407	16,003
50 - Water transport	760	10,834	1,071	15,311	868	7,714
51 - Air transport	1,549	3,515	1,942	5,215	1,852	7,761
52 - Warehousing and support activities for transportation	8,383	36,639	14,964	44,261	10,612	47,529
53 - Courier activities other than national post activities	1,238	18,435	1,653	7,832	1,007	6,724
I. Accommodation and food service activities	14,243	9,901	31,101	13,416	19,649	13,924
55 - Accommodation	3,816	3,128	8,403	3,770	4,737	3,653
56 - Food and beverage service activities	10,427	6,773	22,698	9,645	14,912	10,271
J. Information and communication	26,333	42,966	38,598	63,079	33,030	63,167
58 - Publishing activities	3,823	4,590	5,295	7,419	4,649	5,240
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	193	303	256	913	287	520
61 - Telecommunications	7,480	11,215	13,955	16,638	9,815	17,068
62 - Computer programming, consultancy and related activities	10,963	21,043	13,691	30,790	13,505	33,656
63 - Information service activities	3,874	5,815	5,401	7,319	4,774	6,683
K. Real estate activities	63,489	101,935	156,981	94,587	145,179	83,358
L. Professional, scientific and technical activities	23,537	37,162	115,842	59,591	43,915	37,159
69 - Legal and accounting activities	9,147	12,062	51,588	32,797	10,840	11,448
70 - Activities of head offices; management consultancy activities	515	1,288	779	2,095	727	1,499
71 - Architectural and engineering activities; technical testing and analysis	4,398	9,396	26,930	10,289	5,136	7,776
72 - Scientific research and development	1,597	5,501	2,013	5,226	1,604	6,415
73 - Advertising and market research	4,616	3,163	5,537	2,960	5,313	3,165
74 - Other professional, scientific and technical activities	2,815	5,147	28,469	5,504	19,760	6,375
75 - Veterinary activities	449	605	526	719	535	482
M. Administrative and support service activities	65,279	40,820	76,283	49,444	73,132	52,444
77 - Rental and leasing activities	3,551	1,729	4,162	2,594	4,362	2,539
78 - Employment activities	268	467	314	621	345	649
79 - Travel agency, tour operator, reservation service and related activities	11,643	8,992	14,673	10,617	17,477	14,362
80 - Security and investigation activities	885	1,736	1,512	1,990	976	1,907
81. Services to buildings and landscape activities	1,109	774	1,399	1,371	1,346	1,358
82 - Office administrative, office support and other business support activities	47,823	27,121	54,223	32,251	48,626	31,629
N. Education	55,489	23,601	139,339	26,944	62,664	36,024
O. Human health and social work activities	13,753	27,981	17,762	26,999	26,356	30,303
86 - Human health activities	12,408	22,590	16,221	22,672	13,399	22,846
87 - Residential care activities	332	236	433	366	451	572
88. Social work activities with and without accommodation	1,013	5,155	1,108	3,960	12,506	6,885
P. Arts, entertainment and recreation	955	919	1,198	987	1,349	721
Q. Other service activities	277,857	126,931	342,299	182,722	312,485	172,304
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	23,376	214,734	28,395	279,559	22,714	299,647
A. Private Trusts and Non-profit Organizations	12,093	161,952	15,638	211,093	10,775	235,155
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	11,283	52,783	12,757	68,466	11,939	64,492
VI. PERSONAL	9,505,305	2,544,928	11,856,206	3,170,626	12,962,164	3,323,300
A. Salaried persons	4,257,552	692,194	5,333,806	850,716	5,926,720	904,089
B. Self employed	3,384,765	1,196,828	4,093,569	1,452,564	4,384,339	1,498,538
C. Other Personal	1,862,988	655,906	2,428,831	867,346	2,651,105	920,673
VII. OTHER	23,436	10,056	16,846	13,388	10,215	10,377
Total	11,668,343	5,243,823	15,749,320	6,750,535	16,511,603	6,814,371

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	991,444	524,461	71,993	76,955	31,048	53,918	16,858	125,600	1,111,343	780,934
1) Official	160,075	91,876	8,895	6,150	789	1,377	1,789	23,397	171,548	122,800
2) Business	21,734	46,742	1,705	2,675	973	3,297	14,991	101,783	39,403	154,497
3) Personal	809,635	385,843	61,393	68,131	29,286	49,245	64	295	900,378	503,513
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	124	14	124
2. DOMESTIC CONSTITUENTS	71,096,242	10,813,603	26,655,287	3,237,101	1,565,107	1,174,507	3,273,136	11,627,986	102,589,772	26,853,197
I. GOVERNMENT	-	-	-	-	-	-	535,098	3,912,060	535,098	3,912,060
A. Federal Government	-	-	-	-	-	-	119,586	2,409,189	119,586	2,409,189
B. Provincial Governments	-	-	-	-	-	-	380,265	1,325,020	380,265	1,325,020
C. Local Bodies	-	-	-	-	-	-	35,247	177,851	35,247	177,851
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	23,431	1,615,222	23,431	1,615,222
Agriculture, hunting and forestry	-	-	-	-	-	-	49	1,520	49	1,520
Services	-	-	-	-	-	-	1,182	50,999	1,182	50,999
Utilities	-	-	-	-	-	-	12,077	625,098	12,077	625,098
Transport, storage and communications	-	-	-	-	-	-	5,589	126,068	5,589	126,068
Manufacturing	-	-	-	-	-	-	2,151	331,232	2,151	331,232
Mining and Quarrying	-	-	-	-	-	-	502	296,027	502	296,027
Construction	-	-	-	-	-	-	161	22,690	161	22,690
Commerce and Trade	-	-	-	-	-	-	688	49,756	688	49,756
Others	-	-	-	-	-	-	978	111,833	978	111,833
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	129,074	1,213,733	129,074	1,213,733
Mutual Funds and AMCs	-	-	-	-	-	-	7,372	661,713	7,372	661,713
Insurance & Pension Funds	-	-	-	-	-	-	83,594	204,182	83,594	204,182
MFIs and DFIs	-	-	-	-	-	-	2,448	34,565	2,448	34,565
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	9,332	53,324	9,332	53,324
Modarabas	-	-	-	-	-	-	548	4,723	548	4,723
Other NBFI	-	-	-	-	-	-	23,152	61,756	23,152	61,756
IV. PRIVATE SECTOR (BUSINESS)	6,942,127	1,762,974	450,770	118,942	119,190	139,614	2,140,665	4,140,067	9,652,752	6,161,597
A. Agriculture, forestry and fishing	1,602,371	118,704	95,665	9,687	18,014	9,223	188,455	62,213	1,904,505	199,827
1. Crop and animal production, hunting and related service activities	1,599,369	114,698	95,603	9,656	17,899	9,136	187,560	58,827	1,900,431	192,317
Growing of Wheat, Rice, Sugar Cane & Cotton	911,999	68,636	53,767	6,192	11,365	3,991	120,658	26,117	1,097,789	104,936
Growing of tropical, subtropical, pome and stone fruits & vegetables	123,372	5,662	5,950	376	1,138	609	1,307	1,022	131,767	7,669
Growing of other fruits, vegetables and crops	350,333	13,831	20,934	1,546	2,386	1,252	32,522	15,070	406,175	31,699
Raising of livestock and other related activities	166,625	21,373	12,898	1,347	1,998	2,261	22,356	11,547	203,877	36,530
Other agricultural support activities	46,898	5,139	2,047	194	1,005	1,019	10,693	5,042	60,643	11,393
Hunting, trapping and related service activities	142	58	7	0	7	2	24	30	180	90
02 - Forestry and logging	469	271	12	7	26	12	230	239	737	529
03 - Fishing and aquaculture	2,533	3,735	50	24	89	75	665	3,146	3,337	6,981
B. Mining and quarrying	625,993	61,606	73	25	363	1,043	7,174	179,331	633,603	242,004
05 - Mining of coal and lignite	542,307	13,374	12	2	55	294	2,331	68,302	544,705	81,971
06 - Extraction of crude petroleum and natural gas	73,098	42,443	14	12	97	219	2,177	90,327	75,386	133,001
07 - Mining of metal ores	565	716	6	5	28	239	574	2,684	1,173	3,644
08-Other mining and quarrying	9,127	4,628	33	6	155	271	2,003	17,629	11,318	22,533
09 - Mining support service activities	896	445	8	0	28	20	89	390	1,021	855
C. Manufacturing	520,017	339,972	9,245	9,057	18,414	43,348	482,665	1,293,474	1,030,341	1,685,852
10 - Manufacture of food products	118,826	71,352	2,452	584	4,468	16,482	107,720	197,131	233,466	285,549
11 - Manufacture of beverages	1,791	2,180	48	35	249	1,742	8,410	56,206	10,498	60,164
12 - Manufacture of tobacco products	163	219	7	0	49	259	214	28,558	433	29,036
13 - Manufacture of textiles	70,921	70,770	1,137	2,978	4,670	5,455	49,766	151,779	126,494	230,981
Preparation and spinning of textile fibres	25,203	27,844	208	182	1,461	1,450	16,307	36,606	43,179	66,082
Weaving of textiles	12,993	11,081	160	161	562	616	6,887	14,927	20,602	26,786
Finishing of textiles	4,084	6,120	181	469	1,642	1,426	4,941	16,379	10,848	24,393
Manufacture of knitted and crocheted fabrics	1,587	3,361	121	1,582	98	695	1,747	11,001	3,553	16,640
Manufacture of made-up textile articles, except apparel	15,474	12,131	213	89	355	374	8,729	22,762	24,771	35,356
Manufacture of carpets and rugs	407	186	14	1	28	8	1,590	1,510	2,039	1,705
Manufacture of other textiles n.e.c.	11,173	10,047	240	494	524	885	9,565	48,593	21,502	60,019
14 - Manufacture of wearing apparel	17,288	20,612	1,899	1,222	508	954	11,569	47,821	31,264	70,609
15 - Manufacture of leather and related products	9,739	8,339	212	162	266	523	8,859	16,060	19,076	25,084

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	1,904	2,337	107	72	96	121	1,150	4,059	3,257	6,589
Manufacture of luggage, handbags and the like, saddlery and harness	805	1,085	32	23	97	233	710	2,690	1,644	4,032
Manufacture of footwear	7,030	4,917	73	67	73	169	6,999	9,311	14,175	14,463
a. Leather wear	6,352	3,737	48	65	54	155	6,073	8,128	12,527	12,085
b. Rubber and Plastic wear	678	1,180	25	2	19	14	926	1,182	1,648	2,379
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,010	1,198	62	77	102	105	2,703	2,027	5,877	3,407
17 - Manufacture of paper and paper products	2,808	2,217	136	57	1,242	255	5,475	6,272	9,661	8,801
18 - Printing and reproduction of recorded media	9,705	6,096	491	347	631	2,054	6,594	12,974	17,421	21,472
Printing and other service activities related to printing	9,346	5,814	468	342	600	2,038	6,244	12,014	16,658	20,207
Reproduction of recorded media	359	283	23	6	31	16	350	960	763	1,265
19 - Manufacture of coke and refined petroleum products	859	1,712	19	6	118	232	25,880	167,277	26,876	169,226
20 - Manufacture of chemicals and chemical products	109,777	20,059	296	574	805	1,257	56,040	171,186	166,918	193,076
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,175	3,884	67	92	603	2,243	21,575	51,314	25,420	57,534
22 - Manufacture of rubber and plastics products	6,204	6,698	153	209	270	496	17,731	16,865	24,358	24,268
23 - Manufacture of other non-metallic mineral products	8,524	5,248	119	195	317	2,312	10,606	23,233	19,566	30,989
24 - Manufacture of basic metals	9,694	10,459	177	492	598	1,312	25,619	31,679	36,088	43,942
25. Manufacture of fabricated metal products, except machinery and equipment	3,045	5,178	62	91	150	262	4,257	6,565	7,514	12,096
26 - Manufacture of computer, electronic and optical	9,457	11,112	132	53	240	264	6,898	16,613	16,727	28,042
27 - Manufacture of electrical equipment	15,917	10,777	209	92	724	2,718	17,589	43,756	34,439	57,343
28 - Manufacture of machinery and equipment	8,336	4,080	228	101	541	843	9,088	50,477	18,193	55,502
29 - Manufacture of motor vehicles, trailers and semi-trailers	5,068	21,909	98	137	256	259	50,205	96,179	55,627	118,484
30 - Manufacture of other transport equipment	1,282	1,909	30	2	53	72	6,288	11,440	7,653	13,422
31 - Manufacture of furniture	4,011	1,919	91	58	95	94	3,036	1,674	7,233	3,745
32. Other manufacturing	96,902	49,605	1,049	1,463	1,371	3,099	25,917	84,186	125,239	138,353
Manufacture of jewellery and related articles	3,992	1,160	59	41	132	46	2,451	2,170	6,634	3,418
Manufacture of imitation jewellery and related articles	415	187	23	11	6	4	118	42	562	243
Manufacture of musical instruments	401	306	19	7	22	12	215	2,725	657	3,050
Manufacture of sports goods	6,964	9,188	191	102	485	1,860	5,866	26,572	13,506	37,722
Manufacture of games and toys	149	100	2	-	8	15	38	10	197	125
Manufacture of medical and dental instruments and	3,422	3,784	109	103	443	644	3,326	8,497	7,300	13,028
Manufacture of Handicrafts	508	201	152	54	32	26	249	971	941	1,252
Other manufacturing n.e.c.	81,051	34,678	494	1,145	243	492	13,654	43,200	95,442	79,515
33 - Repair and installation of machinery and equipment	3,515	2,440	71	29	88	57	626	2,201	4,300	4,727
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	48,958	577,886	48,958	577,886
Electric power generation, transmission and distribution	-	-	-	-	-	-	39,990	514,358	39,990	514,358
a) Hydal	-	-	-	-	-	-	4,114	53,233	4,114	53,233
b) Thermal	-	-	-	-	-	-	586	15,272	586	15,272
c) Coal Based	-	-	-	-	-	-	285	173,971	285	173,971
d) Wind	-	-	-	-	-	-	230	20,178	230	20,178
e) Solar	-	-	-	-	-	-	1,503	13,387	1,503	13,387
f) Other	-	-	-	-	-	-	33,272	238,318	33,272	238,318
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	7,802	62,468	7,802	62,468
Steam and air conditioning supply	-	-	-	-	-	-	1,166	1,060	1,166	1,060
E. Water supply; sewerage, waste management and remediation activities	4,097	5,833	153	58	288	227	5,783	12,538	10,321	18,655
36 - Water collection, treatment and supply	1,252	443	57	22	169	61	2,104	660	3,582	1,186
37 - Sewerage	634	75	26	1	11	0	1,627	1,235	2,298	1,311
38 - Waste collection, treatment and disposal activities; materials recovery	1,810	5,110	37	27	72	144	1,981	9,839	3,900	15,120
39 - Remediation activities and other waste management services	401	204	33	7	36	23	71	804	541	1,038
F. Construction	788,067	107,004	5,521	2,674	5,444	14,704	140,372	277,016	939,404	401,398
41 - Construction of buildings	707,835	53,935	1,342	1,572	2,448	4,000	86,474	121,917	798,099	181,423
42 - Civil engineering	55,569	31,895	2,373	833	2,281	10,017	36,582	130,849	96,805	173,594
43 - Specialized construction activities	24,663	21,174	1,806	269	715	687	17,316	24,250	44,500	46,380

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,569,166	583,826	74,879	36,197	46,394	36,642	387,861	419,137	2,078,300	1,075,802
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	46,434	20,657	950	841	1,400	1,059	19,713	30,115	68,497	52,672
46 - Wholesale trade, except of motor vehicles and motorcycle	318,591	195,301	6,567	5,648	14,610	11,875	153,817	165,411	493,585	378,235
47 - Retail trade, except of motor vehicles and motorcycles	1,204,141	367,868	67,362	29,708	30,384	23,709	214,331	223,610	1,516,218	644,895
H. Transportation and storage	91,280	49,914	877	796	2,199	2,482	29,475	421,537	123,831	474,729
49 - Land transport and transport via pipelines	69,778	25,545	418	349	1,293	1,054	15,658	19,546	87,147	46,494
50 - Water transport	802	1,362	28	57	64	42	1,065	81,120	1,959	82,581
51 - Air transport	3,132	8,739	42	23	93	98	1,539	182,647	4,806	191,507
52 - Warehousing and support activities for transportation	16,588	13,062	359	345	687	1,252	7,822	126,027	25,456	140,686
53 - Courier activities other than national post activities	980	1,206	30	22	62	35	3,391	12,197	4,463	13,461
I. Accommodation and food service activities	135,918	15,076	889	331	803	1,869	14,509	15,079	152,119	32,354
55 - Accommodation	108,146	3,586	194	54	238	1,267	7,234	6,220	115,812	11,126
56 - Food and beverage service activities	27,772	11,490	695	277	565	602	7,275	8,859	36,307	21,228
J. Information and communication	34,987	40,428	1,538	1,366	1,313	1,955	77,917	209,501	115,755	253,251
58 - Publishing activities	5,646	3,076	371	372	303	539	6,225	18,907	12,545	22,893
59 - Motion picture, video and television programme production, sound recording and music publishing activities	925	277	90	9	38	24	3,111	581	4,164	891
60 - Programming and broadcasting activities	1,066	866	91	8	13	7	287	898	1,457	1,778
61 - Telecommunications	11,002	7,606	187	105	365	216	16,062	92,635	27,616	100,562
62 - Computer programming, consultancy and related activities	10,706	18,554	464	687	455	1,040	16,225	70,574	27,850	90,855
63 - Information service activities	5,642	10,050	335	185	139	129	36,007	25,907	42,123	36,272
K. Real estate activities	167,259	63,174	1,832	1,826	3,868	5,941	63,116	90,227	236,075	161,168
L. Professional, scientific and technical activities	184,621	61,649	4,234	887	2,120	4,651	24,694	63,900	215,669	131,087
69 - Legal and accounting activities	9,983	7,675	2,858	363	841	1,676	7,567	11,141	21,249	20,855
70 - Activities of head offices; management consultancy activities	3,860	8,922	187	51	121	113	1,609	6,737	5,777	15,822
71 - Architectural and engineering activities; technical testing and analysis	8,553	3,047	171	81	203	158	5,936	20,694	14,863	23,980
72 - Scientific research and development	1,329	744	82	13	77	45	1,323	8,268	2,811	9,070
73 - Advertising and market research	5,046	3,371	311	239	242	2,327	4,688	7,676	10,287	13,614
74 - Other professional, scientific and technical activities	154,868	37,131	614	132	601	256	3,307	8,813	159,390	46,332
75 - Veterinary activities	982	760	11	8	35	75	264	570	1,292	1,413
M. Administrative and support service activities	65,357	25,124	2,778	931	2,822	1,509	98,967	100,719	169,924	128,283
77 - Rental and leasing activities	6,262	1,898	147	105	208	372	1,374	1,657	7,991	4,031
78 - Employment activities	1,032	1,131	80	20	59	45	323	830	1,494	2,027
79 - Travel agency, tour operator, reservation service and related activities	15,783	7,810	392	229	935	336	24,661	25,792	41,771	34,167
80 - Security and investigation activities	1,067	762	18	18	137	269	3,841	3,448	5,063	4,497
81 - Services to buildings and landscape activities	3,796	3,809	74	61	173	87	1,632	1,051	5,675	5,008
82 - Office administrative, office support and other business support activities	37,417	9,713	2,067	499	1,310	401	67,136	67,942	107,930	78,554
N. Education	139,960	32,955	14,116	3,869	2,899	2,964	353,378	100,890	510,353	140,677
O. Human health and social work activities	41,755	23,817	1,950	2,454	1,655	2,642	21,297	59,854	66,657	88,767
86 - Human health activities	13,248	14,745	1,820	1,925	1,472	2,453	17,153	48,581	33,693	67,705
87 - Residential care activities	590	190	49	37	27	6	445	679	1,111	912
88 - Social work activities with and without accommodation	27,917	8,882	81	491	156	183	3,699	10,594	31,853	20,150
P. Arts, entertainment and recreation	2,179	873	322	75	137	198	1,054	1,626	3,692	2,772
Q. Other service activities	969,100	233,020	236,698	48,710	12,457	10,215	194,990	255,139	1,413,245	547,084
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	432,127	702,213	432,127	702,213
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	317,751	500,546	317,751	500,546
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	114,376	201,666	114,376	201,666
VI. PERSONAL	64,040,367	9,028,662	26,167,853	3,113,434	1,445,733	1,034,349	1,288	544	91,655,241	13,176,989
A. Salaried persons	22,304,686	2,777,303	7,320,726	828,687	429,185	224,892	127	8	30,054,724	3,830,891
B. Self employed	19,414,759	4,354,862	4,284,676	811,187	538,913	312,628	938	24	24,239,286	5,478,701
C. Other Personal	22,320,922	1,896,498	14,562,451	1,473,560	477,635	496,829	223	512	37,361,231	3,867,398
VII. OTHER	113,748	21,967	36,664	4,725	184	544	11,453	44,147	162,049	71,383
Total	72,087,686	11,338,064	26,727,280	3,314,056	1,596,155	1,228,426	3,289,994	11,753,586	103,701,115	27,634,131

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

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

2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Mar-23	Dec-23	Mar-24 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	6,579,541	7,248,845	6,930,043	102,927	24,415	90,279	848	121
01.00*	245,769	180,400	0	-	13	147,443	11,412	8,933
02.00*	308,066	126,622	-	975	242	138,948	11,857	24,820
03.00*	12,842	123,512	-	-	-	75,369	7,238	587
04.00*	31,190	55,985	0	-	-	21,386	6,114	1,813
05.00*	52,136	48,635	3,234	-	-	738	23,767	38,439
05.25	7,615	3,555	-	-	-	-	938	3,462
05.50	3,352	2,005	-	-	-	17	1,206	596
05.75	4,484	76,506	-	-	-	-	2,119	1,032
06.00	6,947	94,803	-	-	-	18	3,898	3,464
06.25	894	7,069	-	-	-	-	304	1,379
06.50	2,882	6,742	-	-	-	9	9,550	900
06.75	1,961	778	-	-	-	-	2,690	131
07.00	9,685	24,009	-	-	-	1,903	9,494	2,630
07.25	2,578	2,057	-	-	-	-	5,911	2,214
07.50	19,582	4,359	-	-	-	6	2,047	2,582
07.75	3,352	1,489	-	-	-	-	263	862
08.00	11,981	24,871	-	-	-	8,906	5,640	11,746
08.25	5,418	4,696	-	-	1,712	2,589	431	2,030
08.50	5,974	32,347	-	-	-	20	1,072	7,586
08.75	3,752	1,282	-	-	-	-	286	1,211
09.00	12,764	22,304	-	-	-	2,145	3,389	4,375
09.25	4,498	30,410	-	-	-	-	4,091	12,458
09.50	11,018	4,120	-	-	-	-	317	19,043
09.75	17,838	6,130	-	-	-	-	16,208	18,056
10.00	19,963	24,218	-	-	-	4,125	6,652	15,718
10.25	20,232	18,496	-	-	-	-	6,319	2,422
10.50	20,384	5,227	-	-	-	-	-	-
10.75	32,147	14,907	-	-	-	5	-	-
11.00	50,827	3,602	-	-	-	0	-	19,139
11.25	12,036	8,097	-	-	-	-	-	1,817
11.50	13,310	5,865	-	-	-	-	609	301
11.75	92,621	5,411	-	-	-	-	-	2
12.00	58,010	51,955	-	-	-	-	7,692	411
12.25	34,029	30,838	-	-	-	-	-	25,848
12.50	24,685	11,112	-	-	-	-	-	24
12.75	79,045	1,039	-	-	-	-	-	-
13.00	137,889	3,229	-	-	-	-	507	24
13.25	10,577	190,163	-	-	-	-	-	25
13.50	48,547	7,624	-	-	-	-	2	0
13.75	17,770	4,029	-	-	-	-	4,330	-
14.00	40,385	21,634	-	-	-	-	1,863	8,507
14.25	24,913	2,960	-	-	-	-	259	-
14.50	314,859	7,075	-	-	-	18	453	50
14.75	146,915	66,755	-	-	-	-	10	2
15.00	81,287	12,024	-	-	-	4	6,083	423
15.25	88,798	3,651	-	-	-	-	281	-
15.50	4,589,061	6,171	-	-	-	1,980	23,729	112
15.75	1,052,250	8,000	-	-	-	-	1,345	241
16.00	318,415	35,123	-	-	-	-	1,294	1,034
16.25	763,320	18,436	-	-	-	-	152	321
16.50	335,126	21,149	-	-	-	-	1	180
16.75	406,412	6,224	-	-	-	-	-	1
17.00	182,897	14,931	-	-	-	-	6,637	203
17.25	74,157	5,194	-	-	-	-	69	157
17.50	41,093	6,197	-	-	-	-	306	482
17.75	50,851	13,469	-	-	-	-	162	415
18.00	182,608	76,378	-	-	-	-	148	885
18.25	41,769	22,970	-	-	-	-	437	615
18.50	145,253	69,646	-	-	10	198	66,637	948
18.75	65,618	83,141	-	-	-	-	56,675	889
19.00	91,075	106,890	-	-	-	-	45,494	25,707
19.25	128,730	31,938	-	-	-	-	23,429	1,782
19.50	64,610	268,327	-	-	331	37,775	97,121	8,952
19.75	50,472	39,198	-	-	-	-	9,896	6,643
20.00	76,394	161,901	-	-	-	165	23,497	7,337
20.25	28,770	61,685	-	-	-	1	19,459	6,044
20.50	85,562	7,600,224	-	129,068	660,184	7,236,852	61,098	15,428
20.75	23,147	1,422,272	-	67,822	3,181	889,034	92,512	26,327
21.00	60,980	345,991	-	21,902	-	352,618	45,645	9,832
21.25	6,727	131,331	-	10,613	-	12,509	27,368	6,459
21.50	10	415,715	-	11,005	2,913	119,938	8,204	9,308
21.75	4,379	178,921	-	-	-	9,070	29,373	30
22.00 & above	28	762,287	-	-	-	61,783	1,765	2,156
Total	17,605,070	20,547,147	6,933,277	344,311	693,000	9,215,851	808,604	377,668
Weighted Average	13.62	17.55	0.00	14.44		19.75	17.08	12.11

Note: Figures pertain to conventional banking portfolio

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest and Type of Accounts

Banking
Banks

(Million Rupees)

Mar-24 P								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P		
Q	R							
740	-	-	-	230	-	1,939	7,149,602	00.00
9,378	-	1	-	1	-	29,726	177,183	01.00*
2,517	-	-	-	5	-	39,200	179,364	02.00*
1,385	-	-	-	-	-	9,209	84,578	03.00*
1,665	101	45	0	22	-	9,759	31,145	04.00*
82,297	159	19	-	12	5	144,698	148,670	05.00*
2,600	2	16	3	74	-	7,094	7,094	05.25
849	-	6	-	41	3	2,701	2,718	05.50
989	18	133	0	82	-	4,374	4,374	05.75
2,684	-	22	1	195	1	10,265	10,283	06.00
4,184	-	54	1	111	-	6,033	6,033	06.25
5,491	-	33	1	212	1	16,187	16,196	06.50
57	32	48	4	730	-	3,692	3,692	06.75
2,246	14	61	39	326	5	14,814	16,717	07.00
381	13	25	3	539	-	9,086	9,086	07.25
11,816	25	143	0	1,056	59	17,729	17,735	07.50
985	-	335	41	268	0	2,754	2,754	07.75
7,881	3	201	-	824	8	26,303	35,209	08.00
2,578	50	117	1	4,796	-	10,002	14,303	08.25
4,668	1	531	3	231	4	14,096	14,116	08.50
626	9	43	0	133	7	2,315	2,315	08.75
7,810	17	3,475	34	132	3	19,234	21,378	09.00
3,647	6	36	0	49	-	20,288	20,288	09.25
1,158	6	42	1	289	152	21,008	21,008	09.50
407	49	2,114	1	3,622	1	40,457	40,457	09.75
8,040	20	262	-	528	23	31,244	35,369	10.00
519	49	422	2	491	6	10,230	10,230	10.25
9,105	109	103	4	616	30	9,966	9,966	10.50
91	12	77	-	11,298	2	11,479	11,484	10.75
1,964	4	234	20	1,214	8	22,583	22,583	11.00
5,785	17	871	1	1,983	5	10,479	10,479	11.25
1,613	4	140	-	741	2	3,410	3,410	11.50
4,415	231	84	-	718	40	5,490	5,490	11.75
685	949	469	25	27,526	-	37,757	37,757	12.00
21	37	333	1	4,415	53	30,708	30,708	12.25
1,396	198	839	8	5,823	43	8,332	8,332	12.50
10	107	123	-	914	3	1,157	1,157	12.75
43	263	516	145	2,823	-	4,321	4,321	13.00
15	54	20,521	43,820	89,890	26	154,352	154,352	13.25
88	78	1,018	9	2,151	175	3,521	3,521	13.50
4	35	142	0	262	0	4,774	4,774	13.75
925	1,460	4,459	340	1,558	16	19,129	19,129	14.00
199	539	489	6	1,166	5	2,663	2,663	14.25
308	213	506	43	9,846	15	11,432	11,450	14.50
330	44,734	270	4	766	56	46,172	46,172	14.75
2,306	295	3,142	36	1,650	1	13,934	13,938	15.00
27	102	134	12	11	-	567	567	15.25
1,535	36	867	3	970	40	27,292	29,272	15.50
1,393	26	66	-	144	38	3,253	3,253	15.75
4,509	877	205	2	724	44	8,689	8,689	16.00
990	29	1,588	-	788	9	3,877	3,877	16.25
2,648	41	4,416	-	103	-	7,388	7,388	16.50
328	85	10	-	1,617	-	2,040	2,040	16.75
2,570	96	90	-	437	-	10,032	10,032	17.00
226	9	19	-	242	-	721	721	17.25
4,283	87	512	0	128	-	5,797	5,797	17.50
670	20	81	-	69	-	1,417	1,417	17.75
27,420	19	540	0	285	-	29,297	29,297	18.00
7,610	3	12	-	-	-	8,676	8,676	18.25
15,272	22	94	10	5,202	-	88,187	88,395	18.50
1,864	-	-	-	-	-	59,428	59,428	18.75
40,282	3	36	120	156	-	111,797	111,797	19.00
7,519	-	-	-	130	-	32,861	32,861	19.25
240,169	21	11	173	230	12	346,690	384,795	19.50
29,982	-	10	-	8	-	46,540	46,540	19.75
144,887	31	58	-	286	-	176,096	176,261	20.00
49,767	-	-	-	707	-	75,977	75,978	20.25
85,761	127	245	42	2,350	-	165,051	8,191,155	20.50
86,833	42	-	-	36	-	205,750	1,165,786	20.75
168,433	13	2	-	927	24	224,877	599,398	21.00
170,692	24	100	-	164	-	204,807	227,929	21.25
106,176	22	25	127	570	3	124,434	258,290	21.50
192,392	-	13,000	-	-	-	234,794	243,864	21.75
495,797	-	-	-	1,138	32	500,890	562,673	22.00 & above
2,086,937	51,646	64,643	45,087	197,780	957	3,633,322	20,819,761	Total
19.61	14.47	14.94	13.31	12.94	13.09	17.25	18.76	Weighted Average
Overall weighted average excludes "Current" and "Other" deposits								

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

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Mar-23	Dec-23	Mar-24 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	930,716	1,157,506	1,031,183	29,361	663	13,235	51	-
01.00*	19,515	14,517	0	-	13	6,149	6,625	33
02.00*	190,582	8,041	-	-	242	10,564	395	23,714
03.00*	3,732	117,677	-	-	-	74,936	506	39
04.00*	2,824	180	-	-	-	1,567	46	-
05.00*	233	7,690	-	-	-	179	9,257	26,228
05.25	2	578	-	-	-	-	786	3
05.50	80	3	-	-	-	17	98	31
05.75	3,705	75,598	-	-	-	-	842	787
06.00	207	86,052	-	-	-	-	687	22
06.25	63	43	-	-	-	-	13	16
06.50	508	358	-	-	-	9	100	-
06.75	118	69	-	-	-	-	5	6
07.00	434	76	-	-	-	-	44	87
07.25	248	72	-	-	-	-	253	769
07.50	1,710	415	-	-	-	6	22	59
07.75	800	102	-	-	-	-	11	40
08.00	910	132	-	-	-	-	805	3
08.25	3,419	1,039	-	-	1,712	2,589	38	538
08.50	1,595	21,542	-	-	-	20	878	603
08.75	101	206	-	-	-	-	-	11
09.00	1,163	3,478	-	-	-	31	-	414
09.25	3,465	3,970	-	-	-	-	13	5
09.50	253	583	-	-	-	-	-	16,388
09.75	3,151	2,892	-	-	-	-	3	277
10.00	7,735	3,415	-	-	-	4,125	40	13
10.25	8,973	579	-	-	-	-	-	-
10.50	1,574	910	-	-	-	-	-	-
10.75	2,515	276	-	-	-	-	-	-
11.00	678	1,533	-	-	-	-	-	-
11.25	4,606	982	-	-	-	-	-	18
11.50	3,298	2,190	-	-	-	-	-	15
11.75	83,145	375	-	-	-	-	-	2
12.00	28,530	1,478	-	-	-	-	9	4
12.25	2,141	45	-	-	-	-	-	0
12.50	4,226	3,644	-	-	-	-	-	24
12.75	51,313	61	-	-	-	-	-	-
13.00	127,619	105	-	-	-	-	7	3
13.25	2,934	188,385	-	-	-	-	-	25
13.50	3,615	212	-	-	-	-	2	0
13.75	3,047	106	-	-	-	-	-	-
14.00	3,894	1,139	-	-	-	-	1	5
14.25	1,691	171	-	-	-	-	9	-
14.50	211,488	2,360	-	-	-	18	34	50
14.75	108,796	64,937	-	-	-	-	10	2
15.00	31,747	2,464	-	-	-	4	45	423
15.25	7,790	182	-	-	-	-	-	-
15.50	1,537,620	943	-	-	-	1,480	271	0
15.75	128,548	3,828	-	-	-	-	-	0
16.00	54,854	8,515	-	-	-	-	-	-
16.25	37,302	1,170	-	-	-	-	-	-
16.50	35,187	8,104	-	-	-	-	-	-
16.75	37,845	3,933	-	-	-	-	-	-
17.00	28,907	7,497	-	-	-	-	187	133
17.25	39,798	1,005	-	-	-	-	54	9
17.50	4,067	3,491	-	-	-	-	38	131
17.75	3,268	2,373	-	-	-	-	20	-
18.00	12,254	20,685	-	-	-	-	10	14
18.25	23,489	20,973	-	-	-	-	384	166
18.50	67,098	1,617	-	-	10	198	69	211
18.75	5,784	159	-	-	-	-	97	16
19.00	7,237	2,747	-	-	-	-	1,704	2,012
19.25	13,174	2,132	-	-	-	-	15,487	36
19.50	9,032	7,113	-	-	331	37,775	8,004	1,082
19.75	4,117	1,584	-	-	-	-	823	341
20.00	37,623	5,900	-	-	-	165	7,723	1,878
20.25	1,455	14,854	-	-	-	1	5,446	3,664
20.50	12	2,254,900	-	1	660,184	1,577,478	9,207	11,737
20.75	600	127,235	-	-	3,181	20,815	31,434	22,216
21.00	-	52,999	-	-	-	3,133	4,430	5,110
21.25	-	60,432	-	-	-	2,765	241	521
21.50	-	208,923	-	-	2,913	1,100	516	7,386
21.75	-	70,966	-	-	-	-	-	-
22.00 & above	23	244,607	-	-	-	14,110	14	39
Total	3,960,183	4,917,051	1,031,183	29,362	669,248	1,772,469	107,797	127,358
Weighted Average	13.56	17.97	0.00	0.00	20.45	19.32	16.89	11.94

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking Banks

(Million Rupees)

Mar-24 P								
Deposits							Total	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	R
245	-	-	-	227	-	523	1,074,965	00.00
172	-	-	-	-	-	6,830	12,992	01.00*
-	-	-	-	5	-	24,114	34,920	02.00*
325	-	-	-	-	-	870	75,806	03.00*
59	101	4	-	2	-	212	1,779	04.00*
68,719	-	-	-	-	-	104,205	104,384	05.00*
3	-	-	-	0	-	792	792	05.25
1	-	0	-	14	-	143	161	05.50
870	18	132	0	27	-	2,675	2,675	05.75
181	-	-	-	187	-	1,078	1,078	06.00
6	-	-	-	42	-	76	76	06.25
392	-	0	-	94	-	586	595	06.50
12	32	3	-	725	-	783	783	06.75
1,173	14	8	-	97	-	1,424	1,424	07.00
58	-	-	2	46	-	1,127	1,127	07.25
391	-	5	-	437	-	914	920	07.50
969	-	100	-	113	-	1,233	1,233	07.75
5,231	1	-	-	51	-	6,091	6,091	08.00
524	49	35	-	3,851	-	5,033	9,334	08.25
3,801	1	5	0	171	-	5,459	5,479	08.50
182	-	-	-	33	3	229	229	08.75
6,757	-	44	34	21	-	7,270	7,301	09.00
3,307	-	2	-	16	-	3,344	3,344	09.25
520	-	2	-	176	150	17,236	17,236	09.50
267	-	23	-	3,445	-	4,016	4,016	09.75
1,993	10	4	-	202	-	2,263	6,388	10.00
237	32	310	-	20	-	599	599	10.25
815	8	10	-	41	2	875	875	10.50
79	12	-	-	189	-	280	280	10.75
1,399	0	100	-	298	-	1,797	1,797	11.00
4,087	0	16	-	279	2	4,402	4,402	11.25
1,594	0	10	-	353	-	1,972	1,972	11.50
34	3	56	-	429	27	551	551	11.75
660	0	20	0	1,091	-	1,784	1,784	12.00
19	2	20	0	203	-	245	245	12.25
1,392	8	55	5	2,891	39	4,414	4,414	12.50
5	4	48	-	213	-	270	270	12.75
21	123	92	145	1,416	-	1,806	1,806	13.00
6	4	19,397	43,820	89,575	26	152,853	152,853	13.25
6	17	158	-	282	175	640	640	13.50
0	2	20	-	51	-	73	73	13.75
840	4	293	2	37	16	1,199	1,199	14.00
42	143	55	-	67	5	321	321	14.25
171	15	10	-	1,462	15	1,756	1,774	14.50
49	44,637	143	-	6	1	44,850	44,850	14.75
1,250	-	26	-	2	1	1,746	1,751	15.00
26	0	0	-	2	-	27	27	15.25
265	19	0	-	640	40	1,236	2,715	15.50
79	-	6	-	96	38	220	220	15.75
1,182	14	3	-	82	44	1,325	1,325	16.00
123	-	-	-	771	9	903	903	16.25
127	1	4,003	-	8	-	4,138	4,138	16.50
316	-	-	-	2	-	317	317	16.75
375	3	-	-	61	-	759	759	17.00
196	-	-	-	151	-	410	410	17.25
5	-	6	-	47	-	228	228	17.50
-	-	2	-	65	-	87	87	17.75
71	0	-	-	74	-	169	169	18.00
3,415	-	-	-	-	-	3,965	3,965	18.25
1,584	-	3	10	41	-	1,918	2,126	18.50
313	-	-	-	-	-	426	426	18.75
4,872	-	35	120	121	-	8,864	8,864	19.00
426	-	-	-	130	-	16,079	16,079	19.25
34,901	12	9	173	229	12	44,421	82,527	19.50
1,087	-	-	-	-	-	2,252	2,252	19.75
4,293	-	-	-	273	-	14,166	14,331	20.00
5,136	-	-	-	707	-	14,954	14,954	20.25
21,778	92	203	15	1,972	-	45,005	2,282,669	20.50
29,171	42	-	-	36	-	82,899	106,895	20.75
38,990	-	-	-	927	24	49,482	52,615	21.00
121,987	-	-	-	164	-	122,913	125,679	21.25
27,171	19	23	127	559	3	35,805	39,818	21.50
98,634	-	13,000	-	-	-	111,634	111,634	21.75
208,276	-	-	-	1,111	32	209,472	223,582	22.00 & above
713,663	45,442	38,499	44,452	117,157	664	1,195,033	4,697,296	Total
19.22	14.57	16.36	13.31	13.13	14.16	17.06	18.23	Weighted Average

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

2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

Rate of Interest	Mar-23	Dec-23	Mar-24 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	5,519,648	5,938,201	5,747,719	73,567	23,752	75,523	736	121
01.00*	219,183	164,274	-	-	-	139,721	4,787	8,901
02.00*	117,484	105,661	-	975	-	121,133	3,960	1,106
03.00*	9,110	5,835	-	-	-	433	2,132	548
04.00*	27,560	53,705	0	-	-	19,820	6,067	1,813
05.00*	48,904	39,044	3,234	-	-	559	11,710	12,211
05.25	7,612	2,977	-	-	-	-	151	3,459
05.50	3,272	2,002	-	-	-	-	1,108	565
05.75	679	907	-	-	-	-	1,278	246
06.00	6,740	8,751	-	-	-	18	1,111	3,441
06.25	831	7,006	-	-	-	-	292	1,363
06.50	2,308	6,385	-	-	-	-	9,450	900
06.75	1,843	184	-	-	-	-	2,684	125
07.00	9,239	23,932	-	-	-	1,903	9,449	2,543
07.25	2,330	1,985	-	-	-	-	5,659	1,445
07.50	17,872	3,943	-	-	-	-	1,420	2,523
07.75	1,847	1,387	-	-	-	-	252	823
08.00	10,881	19,738	-	-	-	8,906	334	11,743
08.25	1,989	3,657	-	-	-	-	393	1,492
08.50	4,369	10,805	-	-	-	-	195	6,982
08.75	3,554	1,077	-	-	-	-	286	1,199
09.00	11,601	18,826	-	-	-	2,113	3,389	3,961
09.25	1,034	26,441	-	-	-	-	4,078	12,453
09.50	10,765	3,537	-	-	-	-	317	2,656
09.75	14,687	3,238	-	-	-	-	16,204	17,779
10.00	12,158	17,852	-	-	-	-	112	15,676
10.25	11,259	17,916	-	-	-	-	6,319	2,422
10.50	18,811	4,317	-	-	-	-	-	-
10.75	29,633	14,631	-	-	-	5	-	-
11.00	50,149	2,069	-	-	-	0	-	19,139
11.25	7,430	7,115	-	-	-	-	-	1,800
11.50	10,013	3,675	-	-	-	-	9	287
11.75	9,476	5,036	-	-	-	-	-	-
12.00	29,481	50,477	-	-	-	-	7,683	407
12.25	31,889	30,793	-	-	-	-	-	25,848
12.50	19,559	7,469	-	-	-	-	-	-
12.75	27,732	978	-	-	-	-	-	-
13.00	10,245	2,124	-	-	-	-	-	21
13.25	7,638	1,447	-	-	-	-	-	-
13.50	44,888	3,412	-	-	-	-	-	-
13.75	14,694	3,923	-	-	-	-	-	-
14.00	36,491	16,990	-	-	-	-	-	8,502
14.25	23,222	2,788	-	-	-	-	-	-
14.50	97,601	4,716	-	-	-	-	419	-
14.75	38,119	1,818	-	-	-	-	-	-
15.00	48,915	9,560	-	-	-	-	38	-
15.25	81,008	3,469	-	-	-	-	281	-
15.50	2,853,608	5,228	-	-	-	500	23,458	111
15.75	905,571	4,172	-	-	-	-	1,345	241
16.00	263,210	24,740	-	-	-	-	204	1,034
16.25	726,018	17,266	-	-	-	-	152	321
16.50	215,727	13,045	-	-	-	-	1	180
16.75	363,567	2,291	-	-	-	-	-	1
17.00	153,989	7,434	-	-	-	-	1,782	69
17.25	34,358	4,189	-	-	-	-	15	148
17.50	37,026	2,706	-	-	-	-	268	351
17.75	45,382	11,096	-	-	-	-	142	415
18.00	170,354	55,692	-	-	-	-	138	871
18.25	18,280	1,996	-	-	-	-	53	449
18.50	75,343	61,396	-	-	-	0	66,569	737
18.75	50,719	55,008	-	-	-	-	23,195	873
19.00	83,839	98,850	-	-	-	-	27,543	23,695
19.25	115,556	25,206	-	-	-	-	6,441	1,747
19.50	55,578	261,214	-	-	-	1	89,117	7,870
19.75	46,355	37,614	-	-	-	-	9,072	6,302
20.00	38,770	156,000	-	-	-	-	15,774	5,459
20.25	27,315	46,831	-	-	-	-	14,012	2,380
20.50	85,550	4,967,258	-	129,066	-	5,533,301	51,891	3,690
20.75	22,547	1,295,037	-	67,822	-	868,218	61,078	4,111
21.00	60,980	278,700	-	21,902	-	73,497	41,215	4,722
21.25	6,727	70,899	-	10,613	-	9,744	27,127	5,938
21.50	10	206,792	-	11,005	-	118,838	7,689	1,921
21.75	4,379	107,955	-	-	-	9,070	29,373	30
22.00 & above	6	517,680	-	-	-	47,674	1,751	2,118
Total	13,176,517	15,002,372	5,750,953	314,949	23,752	7,030,976	601,709	250,282
Weighted Average	13.62	18.69	0.00	15.79	-	19.53	17.59	12.19

Note: Figures pertain to conventional banking portfolio
 *01.00 stands for 00.05 to 01.00
 *02.00 stands for 01.05 to 02.00
 and same for the rest of rows with *

Interest and Type of Accounts

Banking
Banks

(Million Rupees)

Mar-24 P								
Deposits								Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
495	-	-	-	3	-	1,355	5,921,916	00.00
9,206	-	1	-	1	-	22,896	162,618	01.00*
2,517	-	-	-	-	-	7,583	129,690	02.00*
1,060	-	-	-	-	-	3,740	4,172	03.00*
1,605	-	42	0	20	-	9,546	29,366	04.00*
13,578	159	19	-	12	5	37,693	41,486	05.00*
2,597	2	16	3	74	-	6,302	6,302	05.25
848	-	6	-	27	3	2,557	2,557	05.50
119	-	1	-	55	-	1,699	1,699	05.75
2,503	-	22	1	7	1	7,086	7,104	06.00
4,178	-	54	1	68	-	5,957	5,957	06.25
5,100	-	32	1	118	1	15,601	15,601	06.50
46	-	46	4	5	-	2,909	2,909	06.75
1,073	-	53	39	229	5	13,390	15,294	07.00
323	13	25	1	493	-	7,959	7,959	07.25
11,425	25	138	0	620	59	16,210	16,210	07.50
16	-	235	41	154	0	1,521	1,521	07.75
2,650	3	201	-	773	8	15,712	24,618	08.00
2,054	1	82	1	946	-	4,969	4,969	08.25
867	-	526	3	60	4	8,637	8,637	08.50
444	9	43	0	100	4	2,085	2,085	08.75
1,053	17	3,431	-	111	3	11,964	14,077	09.00
340	6	34	0	33	-	16,944	16,944	09.25
638	6	40	1	113	1	3,772	3,772	09.50
140	49	2,091	1	177	1	36,442	36,442	09.75
6,047	10	259	-	325	23	22,452	22,452	10.00
282	17	112	2	472	6	9,631	9,631	10.25
8,291	101	93	4	575	28	9,091	9,091	10.50
12	0	77	-	11,109	2	11,199	11,204	10.75
565	4	134	20	917	8	20,787	20,787	11.00
1,698	17	855	1	1,703	3	6,077	6,077	11.25
18	4	130	-	389	2	838	838	11.50
4,381	228	28	-	289	13	4,938	4,938	11.75
25	949	449	25	26,435	-	35,973	35,973	12.00
2	35	313	1	4,212	53	30,463	30,463	12.25
4	190	784	3	2,933	4	3,918	3,918	12.50
5	104	75	-	701	3	887	887	12.75
23	140	424	1	1,407	-	2,015	2,015	13.00
9	50	1,124	-	315	-	1,498	1,498	13.25
82	61	860	9	1,869	-	2,881	2,881	13.50
4	34	122	0	212	0	372	372	13.75
85	1,456	4,166	338	1,521	-	16,068	16,068	14.00
157	395	434	6	1,099	-	2,091	2,091	14.25
137	198	496	43	8,384	-	9,676	9,676	14.50
281	97	126	4	759	55	1,323	1,323	14.75
1,056	295	3,116	36	1,648	-	6,188	6,188	15.00
2	102	134	12	9	-	540	540	15.25
1,270	17	867	3	331	-	26,056	26,556	15.50
1,314	26	59	-	48	-	3,033	3,033	15.75
3,327	863	203	2	642	-	6,273	6,273	16.00
867	29	1,588	-	18	-	2,974	2,974	16.25
2,521	40	414	-	95	-	3,250	3,250	16.50
12	85	10	-	1,615	-	1,723	1,723	16.75
2,195	92	90	-	376	-	4,605	4,605	17.00
30	9	19	-	91	-	311	311	17.25
4,278	87	506	0	81	-	5,570	5,570	17.50
670	20	79	-	4	-	1,330	1,330	17.75
27,349	19	540	0	211	-	29,128	29,128	18.00
4,194	3	12	-	-	-	4,711	4,711	18.25
13,689	22	91	0	5,161	-	86,269	86,269	18.50
1,551	-	-	-	-	-	25,620	25,620	18.75
35,410	3	2	-	35	-	86,687	86,687	19.00
7,093	-	-	-	-	-	15,282	15,282	19.25
205,267	10	3	0	1	-	302,268	302,269	19.50
28,895	-	10	-	8	-	44,288	44,288	19.75
140,595	31	58	-	13	-	161,930	161,930	20.00
44,631	-	-	-	-	-	61,023	61,023	20.25
63,983	35	42	27	378	-	120,047	5,782,414	20.50
57,661	-	-	-	-	-	122,850	1,058,890	20.75
129,443	13	2	-	1	-	175,396	270,795	21.00
48,706	24	100	-	-	-	81,894	102,250	21.25
79,005	3	2	-	10	-	88,629	218,472	21.50
93,758	-	-	-	-	-	123,161	132,230	21.75
287,522	-	-	-	27	-	291,418	339,091	22.00 & above
1,373,273	6,204	26,144	635	80,623	293	2,339,163	15,459,793	Total
19.82	13.77	12.84	13.15	12.66	10.64	17.47	18.90	Weighted Average
Overall weighted average excludes "Current" and "Other" deposits								

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

2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Mar-23	Dec-23	Mar-24 P					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	129,177	153,138	151,140	-	-	1,521	61	-
01.00*	7,072	1,609	-	-	-	1,573	-	-
02.00*	-	12,920	-	-	-	7,251	7,503	-
03.00*	-	-	-	-	-	-	4,600	-
04.00*	807	2,100	-	-	-	-	-	-
05.00*	3,000	1,900	-	-	-	-	2,800	-
05.25	-	-	-	-	-	-	-	-
05.50	-	-	-	-	-	-	-	-
05.75	100	-	-	-	-	-	-	-
06.00	-	-	-	-	-	-	2,100	-
06.25	-	20	-	-	-	-	-	-
06.50	66	-	-	-	-	-	-	-
06.75	-	525	-	-	-	-	-	-
07.00	12	-	-	-	-	-	-	-
07.25	-	-	-	-	-	-	-	-
07.50	-	-	-	-	-	-	605	-
07.75	705	-	-	-	-	-	-	-
08.00	191	5,000	-	-	-	-	4,500	-
08.25	11	-	-	-	-	-	-	-
08.50	11	-	-	-	-	-	-	-
08.75	98	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-
10.00	70	2,950	-	-	-	-	6,500	29
10.25	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	600	-
11.75	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-
12.25	-	-	-	-	-	-	-	-
12.50	900	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-
13.00	26	1,000	-	-	-	-	500	-
13.25	5	330	-	-	-	-	-	-
13.50	43	4,000	-	-	-	-	-	-
13.75	29	-	-	-	-	-	4,330	-
14.00	-	3,505	-	-	-	-	1,862	-
14.25	-	-	-	-	-	-	250	-
14.50	5,770	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-
15.00	625	-	-	-	-	-	6,000	-
15.25	-	-	-	-	-	-	-	-
15.50	197,833	-	-	-	-	-	-	-
15.75	18,131	-	-	-	-	-	-	-
16.00	351	1,868	-	-	-	-	1,090	-
16.25	-	-	-	-	-	-	-	-
16.50	84,212	-	-	-	-	-	-	-
16.75	5,000	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	4,668	-
17.25	-	-	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-
17.75	2,200	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	2,812	6,633	-	-	-	-	-	-
18.75	9,115	27,974	-	-	-	-	33,382	-
19.00	-	5,293	-	-	-	-	16,247	-
19.25	-	4,600	-	-	-	-	1,500	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
20.25	-	-	-	-	-	-	-	-
20.50	-	378,066	-	-	-	126,073	-	-
20.75	-	-	-	-	-	-	-	-
21.00	-	14,292	-	-	-	275,988	-	-
21.25	-	-	-	-	-	-	-	-
21.50	-	-	-	-	-	-	-	-
21.75	-	-	-	-	-	-	-	-
22.00 & above	-	-	-	-	-	-	-	-
Total	468,370	627,724	151,140	-	-	412,405	99,097	29
Weighted Average	14.18	19.13	-	-	-	20.35	14.20	10.00

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking
Banks

(Million Rupees)

Mar-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	61	152,721	00.00
-	-	-	-	-	-	-	1,573	01.00*
-	-	-	-	-	-	7,503	14,754	02.00*
-	-	-	-	-	-	4,600	4,600	03.00*
-	-	-	-	-	-	-	-	04.00*
-	-	-	-	-	-	2,800	2,800	05.00*
-	-	-	-	-	-	-	-	05.25
-	-	-	-	-	-	-	-	05.50
-	-	-	-	-	-	-	-	05.75
-	-	-	-	-	-	2,100	2,100	06.00
-	-	-	-	-	-	-	-	06.25
-	-	-	-	-	-	-	-	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	-	-	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	605	605	07.50
-	-	-	-	-	-	-	-	07.75
-	-	-	-	-	-	4,500	4,500	08.00
-	-	-	-	-	-	-	-	08.25
-	-	-	-	-	-	-	-	08.50
-	-	-	-	-	-	-	-	08.75
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	6,529	6,529	10.00
-	-	-	-	-	-	-	-	10.25
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	10.75
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.25
-	-	-	-	-	-	600	600	11.50
-	-	-	-	-	-	-	-	11.75
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.25
-	-	-	-	-	-	-	-	12.50
-	-	-	-	-	-	-	-	12.75
-	-	-	-	-	-	500	500	13.00
-	-	-	-	-	-	-	-	13.25
-	-	-	-	-	-	-	-	13.50
-	-	-	-	-	-	4,330	4,330	13.75
-	-	-	-	-	-	1,862	1,862	14.00
-	-	-	-	-	-	250	250	14.25
-	-	-	-	-	-	-	-	14.50
-	-	-	-	-	-	-	-	14.75
-	-	-	-	-	-	6,000	6,000	15.00
-	-	-	-	-	-	-	-	15.25
-	-	-	-	-	-	-	-	15.50
-	-	-	-	-	-	-	-	15.75
-	-	-	-	-	-	1,090	1,090	16.00
-	-	-	-	-	-	-	-	16.25
-	-	-	-	-	-	-	-	16.50
-	-	-	-	-	-	-	-	16.75
-	-	-	-	-	-	4,668	4,668	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	-	-	18.50
-	-	-	-	-	-	33,382	33,382	18.75
-	-	-	-	-	-	16,247	16,247	19.00
-	-	-	-	-	-	1,500	1,500	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	20.25
-	-	-	-	-	-	-	126,073	20.50
-	-	-	-	-	-	-	-	20.75
-	-	-	-	-	-	-	275,988	21.00
-	-	-	-	-	-	-	-	21.25
-	-	-	-	-	-	-	-	21.50
-	-	-	-	-	-	-	-	21.75
-	-	-	-	-	-	-	-	22.00 & above
-	-	-	-	-	-	99,126	662,672	Total
-	-	-	-	-	-	14.20	19.16	Weighted Average

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

2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Mar-23		Dec-23		Mar-24 P				
					Fixed				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	2,160,713	2,690,173	2,605,227	43,192	2,130	255.03	5.43	-	
01.00*	171,266	215,470	4,770	-	-	193,011	3,366	693	
02.00*	87,054	10,405	-	-	-	14,651	384	0	
03.00*	18,743	5,314	-	-	-	67,662	3,630	2,037	
04.00*	13,546	82,799	-	-	-	4,400	1,246	2,300	
05.00*	68,543	17,864	-	-	-	2,455	2,883	347	
05.25	16,210	1,154	-	-	-	224	48	844	
05.50	9,252	968	-	-	-	403	1,255	158	
05.75	6,290	25,612	-	-	-	1,337	-	66	
06.00	9,105	6,305	-	-	-	670	293	586	
06.25	6,237	201	-	-	-	197	38	-	
06.50	48,801	6,331	-	-	-	650	5,038	142	
06.75	119,342	11,381	-	-	-	11,194	11	83	
07.00	21,665	61,120	-	-	-	104,198	3,816	431	
07.25	20,883	7,494	-	-	-	14,822	48	-	
07.50	76,072	3,610	-	-	-	5,271	285	25	
07.75	8,656	18,467	-	-	-	44,108	27	4	
08.00	40,763	22,281	-	-	-	14,615	322	41	
08.25	20,880	7,539	-	-	-	24,992	688	31	
08.50	506,082	52,233	-	-	-	69,716	117	2,190	
08.75	38,847	10,993	-	-	-	17,061	1,680	4,463	
09.00	20,219	112,849	-	-	-	25,734	1,494	1,055	
09.25	19,279	14,570	-	-	-	12,588	1,076	71	
09.50	19,776	14,938	-	-	-	10,490	764	106	
09.75	22,648	12,644	-	-	-	14,577	300	12	
10.00	39,700	19,025	-	-	-	11,367	249	76	
10.25	4,017	22,678	-	-	-	1,948	126	2	
10.50	33,550	38,986	-	-	-	5,447	3,165	36	
10.75	15,464	3,706	-	-	-	14,896	273	5	
11.00	13,758	450,799	-	-	-	490,039	986	5,717	
11.25	8,806	6,596	-	-	-	156,658	661	117	
11.50	43,236	27,889	-	-	-	20,406	1,197	667	
11.75	25,893	98,684	-	-	-	94,155	4,375	77	
12.00	21,193	42,439	-	-	-	44,329	4,494	81	
12.25	42,892	16,457	-	-	-	6,821	331	1,464	
12.50	12,981	29,424	-	-	-	29,272	76	71	
12.75	19,023	10,633	-	-	-	9,172	-	4	
13.00	71,393	8,354	-	-	-	3,268	663	14	
13.25	88,490	3,546	-	-	-	1,068	517	1	
13.50	22,744	9,111	-	-	-	19,182	219	50	
13.75	24,384	3,793	-	-	-	3,266	31	-	
14.00	59,777	70,524	-	-	-	10,821	2,000	40	
14.25	17,235	95,213	-	-	-	84,323	110	1	
14.50	40,680	18,552	-	-	-	28,577	926	33	
14.75	59,338	9,257	-	-	-	9,451	58	-	
15.00	88,740	33,808	-	-	-	25,880	340	94	
15.25	32,634	16,804	-	-	-	17,283	441	-	
15.50	220,520	37,118	-	-	-	14,114	229	59	
15.75	39,115	19,660	-	-	-	4,353	155	36	
16.00	72,426	174,198	-	-	-	49,326	257	14	
16.25	15,274	8,104	-	-	-	155,257	85	83	
16.50	36,220	71,418	-	-	-	35,239	6,355	94	
16.75	22,760	10,708	-	-	-	2,111	4,729	-	
17.00	28,380	31,490	-	-	-	20,059	3,115	272	
17.25	31,403	31,454	-	-	-	7,438	3,294	5,003	
17.50	197,241	32,543	-	-	-	38,497	5,624	1,174	
17.75	12,057	10,573	-	-	-	6,714	457	164	
18.00	74,680	121,650	-	-	-	19,233	63,573	2,207	
18.25	45,020	48,753	-	-	-	31,542	3,229	1,993	
18.50	33,917	77,512	-	-	-	55,410	12,316	3,156	
18.75	31,156	13,074	-	-	-	34,429	6,385	2,221	
19.00	16,569	129,339	-	-	-	40,243	22,383	10,457	
19.25	6,842	48,557	-	-	-	21,950	10,883	16,324	
19.50	12,546	80,818	-	-	-	31,106	13,800	14,497	
19.75	1,080	38,285	-	-	-	7,830	8,707	11,781	
20.00	3,270	101,122	-	-	-	27,029	29,424	11,581	
20.25	-	40,961	-	-	-	17,021	21,727	9,218	
20.50	5,850	434,187	-	-	30	237,051	54,859	7,254	
20.75	-	51,038	-	-	-	186,443	18,103	5,159	
21.00	700	188,640	-	-	-	143,856	70,383	23,932	
21.25	-	111,642	-	-	-	12,531	24,676	3,935	
21.50	-	195,480	-	-	-	68,341	48,274	1,700	
21.75	-	49,726	-	-	-	-	27,733	65	
22.00 & above	-	143,497	-	-	-	1	9,226	15,238	
Total	5,243,823	6,750,535	2,609,997	43,192	2,160	3,010,036	520,035	171,851	
Weighted Average	10.28	14.36	0.00	-	0.29	13.39	18.84	18.31	

*01.00 stands for 00.05 to 01.00
 *02.00 stands for 01.05 to 02.00
 and same for the rest of rows with *

Note: Figures pertain to islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-24 P								
Deposits								Rate of Return
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
11.38	0.03	-	-	-	-	17	2,650,820	00.00
568	1	1	-	1	-	4,631	202,412	01.00*
45	-	-	-	-	-	430	15,081	02.00*
9,207	22	200	-	798	-	15,895	83,557	03.00*
684	182	1,353	-	556	-	6,322	10,722	04.00*
364	-	-	-	-	-	3,594	6,049	05.00*
-	-	-	-	1	-	893	1,117	05.25
63	-	-	-	3	-	1,479	1,882	05.50
76	739	2,215	-	20,248	-	23,343	24,681	05.75
581	-	-	-	-	-	1,460	2,130	06.00
-	-	0	-	1	-	40	237	06.25
1	-	-	-	-	-	5,181	5,831	06.50
30	-	-	-	-	-	124	11,317	06.75
11	-	-	-	-	-	4,258	108,456	07.00
7	-	-	-	-	-	55	14,877	07.25
57	-	-	-	-	-	367	5,638	07.50
-	-	1	-	-	-	31	44,139	07.75
-	-	-	-	-	-	363	14,977	08.00
90	13	21	0	10	-	853	25,845	08.25
143	2	3	-	36	-	2,491	72,207	08.50
283	-	45	437	1	-	6,909	23,969	08.75
1,393	11	10	-	2	-	3,966	29,700	09.00
679	10	5	-	126	-	1,966	14,554	09.25
1,781	65	4	-	10	-	2,728	13,219	09.50
484	9	1	-	-	-	805	15,382	09.75
852	17	121	-	8	-	1,323	12,690	10.00
459	46	185	-	60	-	879	2,826	10.25
902	6	133	-	133	-	4,374	9,821	10.50
37	13	26	-	227	-	582	15,478	10.75
1,230	89	100	8	447	-	8,577	498,616	11.00
2,013	-	132	31	144	16	3,114	159,772	11.25
2,758	29	-	522	147	-	5,320	25,726	11.50
544	78	9	-	228	4	5,316	99,471	11.75
287	17	214	-	116	15	5,224	49,552	12.00
544	4	132	-	176	3	2,655	9,476	12.25
161	-	57	-	4	-	369	29,642	12.50
406	-	50	-	18	-	478	9,650	12.75
104	-	402	2,213	552	-	3,947	7,215	13.00
1,398	-	10	-	-	-	1,926	2,994	13.25
20	5	1	352	31	-	678	19,860	13.50
2,435	-	29	6	72	72	2,645	5,912	13.75
405	-	57	1,183	30	-	3,714	14,536	14.00
271	0	12	0	-	-	393	84,716	14.25
356	9	-	-	-	-	1,325	29,902	14.50
158	34	4	158	-	-	412	9,863	14.75
7,095	1	424	1,067	1	-	9,022	34,902	15.00
343	1	3,000	-	739	-	4,525	21,807	15.25
22,021	681	788	-	5,008	-	28,785	42,900	15.50
1,393	31	44	188	13,799	-	15,646	19,999	15.75
1,697	1	3	369	2	-	2,342	51,668	16.00
9,179	-	4	-	-	-	9,351	164,609	16.25
30,789	112	117	709	1,848	-	40,024	75,263	16.50
3,855	-	95	-	-	-	8,679	10,790	16.75
8,916	79	41	-	4,350	-	16,773	36,832	17.00
25,339	343	144	-	1,600	-	35,722	43,161	17.25
2,893	16	37	988	8,344	-	19,075	57,572	17.50
2,047	106	7	-	-	-	2,780	9,494	17.75
9,498	38	-	-	-	-	75,316	94,549	18.00
26,558	100	141	-	584	-	32,605	64,147	18.25
10,373	-	-	2	-	-	25,847	81,257	18.50
1,301	-	-	51	398	-	10,356	44,785	18.75
2,321	-	-	-	-	-	35,162	75,405	19.00
59,686	203	198	-	3,419	-	90,713	112,663	19.25
3,996	-	0	-	-	-	32,294	63,400	19.50
3,059	-	-	-	-	-	23,547	31,377	19.75
7,622	-	-	-	11	-	48,638	75,668	20.00
6,401	52	7	-	564	-	37,969	54,990	20.25
1,512	1	0	-	1	-	63,626	300,708	20.50
6,576	-	-	-	981	-	30,819	217,262	20.75
3,279	-	-	-	58	-	97,652	241,508	21.00
19,009	-	-	-	10	-	47,630	60,161	21.25
5,720	-	-	-	15	-	55,709	124,050	21.50
12,978	-	-	-	-	-	40,776	40,776	21.75
41,669	-	-	-	15	-	66,147	66,149	22.00 & above
369,020	3,166	10,586	8,283	65,933	110	1,148,986	6,814,371	Total
17.86	12.45	10.98	14.19	12.82	12.88	17.96	14.48	Weighted Average

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

2.4.1 Deposits Distributed by Rate of Islamic Public Sector

Rate of Return	Mar-23	Dec-23	Mar-24 P						
			Fixed						
	Total Deposits	Total Deposits	Current Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	D	E	F	G	H	I
00.00	65,833	101,540	71,714	71,714	22,592	6	133	-	-
01.00*	6,499	7,603	-	-	-	-	8,631	-	-
02.00*	10	6	-	-	-	-	459	-	-
03.00*	26	28	-	-	-	-	29	-	-
04.00*	150	1,443	-	-	-	-	285	-	-
05.00*	371	197	-	-	-	-	1,060	-	-
05.25	318	720	-	-	-	-	121	48	-
05.50	6	10	-	-	-	-	-	19	-
05.75	0	18	-	-	-	-	-	-	2
06.00	8	8	-	-	-	-	-	-	-
06.25	3,104	-	-	-	-	-	-	-	-
06.50	234	1	-	-	-	-	-	6	-
06.75	62	-	-	-	-	-	-	10	-
07.00	4,981	0	-	-	-	-	-	-	-
07.25	2,477	-	-	-	-	-	-	-	-
07.50	44,169	3	-	-	-	-	3,302	19	-
07.75	1,581	0	-	-	-	-	-	-	-
08.00	1,900	0	-	-	-	-	0	-	-
08.25	10,544	1,262	-	-	-	-	5,197	31	23
08.50	420	615	-	-	-	-	18,170	59	313
08.75	358	37	-	-	-	-	8,502	1,285	4,430
09.00	108	412	-	-	-	-	3,694	-	-
09.25	7	3,524	-	-	-	-	0	-	-
09.50	4,673	91	-	-	-	-	1,921	-	-
09.75	893	-	-	-	-	-	6,837	-	-
10.00	49	29	-	-	-	-	4,495	-	-
10.25	476	5,459	-	-	-	-	584	2	-
10.50	8	35,414	-	-	-	-	2	-	-
10.75	427	3,053	-	-	-	-	9	-	1
11.00	3,183	1,991	-	-	-	-	37,997	-	-
11.25	96	3,648	-	-	-	-	4,548	7	2
11.50	6	605	-	-	-	-	285	24	664
11.75	231	2,227	-	-	-	-	-	-	32
12.00	236	2,291	-	-	-	-	514	-	-
12.25	-	7,276	-	-	-	-	-	-	-
12.50	1,002	2,496	-	-	-	-	1,146	-	-
12.75	164	296	-	-	-	-	107	-	-
13.00	9,537	185	-	-	-	-	6	-	-
13.25	269	1,096	-	-	-	-	469	2	-
13.50	793	62	-	-	-	-	-	-	-
13.75	2,125	114	-	-	-	-	-	-	-
14.00	1,366	6,946	-	-	-	-	1,394	-	-
14.25	1,217	664	-	-	-	-	-	-	-
14.50	1,253	778	-	-	-	-	1,032	2	-
14.75	278	311	-	-	-	-	658	-	-
15.00	12,577	7,278	-	-	-	-	8,457	-	13
15.25	109	-	-	-	-	-	-	-	-
15.50	63,283	268	-	-	-	-	2,995	5	-
15.75	10,478	449	-	-	-	-	-	-	-
16.00	-	1,276	-	-	-	-	527	-	-
16.25	925	8	-	-	-	-	-	-	56
16.50	4,598	915	-	-	-	-	1,701	70	2
16.75	1,609	151	-	-	-	-	85	-	-
17.00	202	555	-	-	-	-	2,513	36	64
17.25	4,508	-	-	-	-	-	611	10	-
17.50	-	1,704	-	-	-	-	1,143	-	70
17.75	-	1,268	-	-	-	-	950	30	-
18.00	-	831	-	-	-	-	91	255	20
18.25	-	354	-	-	-	-	76	-	8
18.50	-	3,028	-	-	-	-	3,788	-	-
18.75	-	1,469	-	-	-	-	705	480	-
19.00	1,026	2,614	-	-	-	-	5,173	732	69
19.25	12	12,937	-	-	-	-	8,922	890	104
19.50	-	770	-	-	-	-	7,364	394	-
19.75	-	4,989	-	-	-	-	-	360	12
20.00	-	1,398	-	-	-	-	264	99	-
20.25	-	1,365	-	-	-	-	-	-	-
20.50	-	70,107	-	-	-	30	4,425	170	-
20.75	-	6,657	-	-	-	-	10,765	-	77
21.00	-	16,687	-	-	-	-	34,420	-	618
21.25	-	5,572	-	-	-	-	-	-	-
21.50	-	90	-	-	-	-	-	-	-
21.75	-	10,054	-	-	-	-	-	-	-
22.00 & above	-	7	-	-	-	-	-	-	-
Total	270,772	345,256	71,714	71,714	22,592	36	206,561	5,045	6,580
Weighted Average	11.46	14.09	-	-	-	17.36	13.82	15.94	10.89

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-24 P								
Deposits								Rate of Return
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
-	0	-	-	-	-	0	94,444	00.00
-	-	-	-	-	-	-	8,631	01.00*
-	-	-	-	-	-	-	459	02.00*
-	-	-	-	-	-	-	29	03.00*
-	-	-	-	-	-	-	285	04.00*
-	-	-	-	-	-	-	1,060	05.00*
-	-	-	-	-	-	48	169	05.25
-	-	-	-	-	-	19	19	05.50
-	-	-	-	-	-	2	2	05.75
8	-	-	-	-	-	8	8	06.00
-	-	-	-	-	-	-	-	06.25
1	-	-	-	-	-	6	6	06.50
30	-	-	-	-	-	40	40	06.75
-	-	-	-	-	-	-	-	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	19	3,321	07.50
-	-	-	-	-	-	-	-	07.75
-	-	-	-	-	-	-	0	08.00
75	2	13	0	10	-	155	5,352	08.25
40	-	2	-	35	-	450	18,620	08.50
171	-	45	437	-	-	6,368	14,870	08.75
405	-	9	-	-	-	414	4,108	09.00
-	-	-	-	84	-	84	84	09.25
-	-	-	-	3	-	3	1,923	09.50
-	-	-	-	-	-	-	6,837	09.75
-	-	-	-	-	-	-	4,495	10.00
-	-	-	-	-	-	2	586	10.25
168	-	-	-	-	-	168	170	10.50
30	-	-	-	-	-	31	40	10.75
588	15	-	-	-	-	603	38,600	11.00
24	-	-	31	3	-	66	4,614	11.25
170	4	-	522	1	-	1,384	1,669	11.50
-	-	-	-	-	-	32	32	11.75
-	-	-	-	-	-	-	514	12.00
2	-	-	-	-	-	2	2	12.25
-	-	45	-	-	-	45	1,190	12.50
187	-	0	-	-	-	187	294	12.75
4	-	-	2,213	-	-	2,217	2,223	13.00
72	-	-	-	-	-	74	543	13.25
-	-	-	350	-	-	350	350	13.50
-	-	-	6	-	-	6	6	13.75
6	-	-	1,183	-	-	1,189	2,583	14.00
-	0	-	0	-	-	0	0	14.25
-	-	-	-	-	-	2	1,033	14.50
-	34	-	158	-	-	192	850	14.75
49	-	424	1,067	-	-	1,553	10,010	15.00
-	1	-	-	739	-	740	740	15.25
-	-	-	-	39	-	44	3,039	15.50
-	-	-	188	-	-	188	188	15.75
10	-	-	369	-	-	379	906	16.00
8	-	4	-	-	-	68	68	16.25
-	-	-	709	-	-	782	2,482	16.50
-	-	95	-	-	-	95	180	16.75
131	-	8	-	-	-	239	2,752	17.00
-	0	-	-	-	-	10	621	17.25
1,171	-	1	988	-	-	2,230	3,373	17.50
-	-	-	-	-	-	30	980	17.75
15	38	-	-	-	-	328	420	18.00
-	-	85	-	-	-	93	169	18.25
-	-	-	2	-	-	2	3,790	18.50
-	-	-	51	384	-	915	1,619	18.75
411	-	-	-	-	-	1,211	6,384	19.00
140	-	-	-	-	-	1,134	10,056	19.25
895	-	0	-	-	-	1,289	8,652	19.50
730	-	-	-	-	-	1,102	1,102	19.75
25	-	-	-	11	-	135	399	20.00
13	-	-	-	-	-	13	13	20.25
100	-	-	-	-	-	270	4,726	20.50
5,226	-	-	-	981	-	6,285	17,050	20.75
-	-	-	-	58	-	676	35,096	21.00
135	-	-	-	10	-	145	145	21.25
1,000	-	-	-	15	-	1,015	1,015	21.50
110	-	-	-	-	-	110	110	21.75
-	-	-	-	15	-	15	15	22.00 & above
12,149	95	732	8,273	2,387	-	35,260	336,163	Total
18.51	15.05	14.81	14.20	17.88	-	15.58	12.87	Weighted Average

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

2.4.2 Deposits Distributed by Rate of

Islamic
Domestic Private

Rate of Return	Mar-23	Dec-23	Mar-24 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	2,094,880	2,588,633	2,533,512	20,599	2,124	122	5	-
01.00*	164,767	207,866	4,770	-	-	184,380	3,366	693
02.00*	87,044	10,399	-	-	-	14,193	384	0
03.00*	18,717	5,286	-	-	-	67,633	3,630	2,037
04.00*	13,396	81,356	-	-	-	4,115	1,246	2,300
05.00*	68,172	17,666	-	-	-	1,395	2,883	347
05.25	15,893	434	-	-	-	104	-	844
05.50	9,246	958	-	-	-	403	1,236	158
05.75	6,290	25,594	-	-	-	1,337	-	64
06.00	9,097	6,297	-	-	-	670	293	586
06.25	3,133	201	-	-	-	197	38	-
06.50	48,568	6,331	-	-	-	650	5,033	142
06.75	119,280	11,381	-	-	-	11,194	1	83
07.00	16,684	61,120	-	-	-	104,198	3,816	431
07.25	18,406	7,494	-	-	-	14,822	48	-
07.50	31,902	3,607	-	-	-	1,969	266	25
07.75	7,075	18,467	-	-	-	44,108	27	4
08.00	38,863	22,281	-	-	-	14,615	322	41
08.25	10,336	6,277	-	-	-	19,795	657	8
08.50	505,662	51,618	-	-	-	51,546	58	1,877
08.75	38,489	10,956	-	-	-	8,559	395	33
09.00	20,110	112,436	-	-	-	22,040	1,494	1,055
09.25	19,272	11,046	-	-	-	12,587	1,076	71
09.50	15,103	14,847	-	-	-	8,570	764	106
09.75	21,755	12,644	-	-	-	7,740	300	12
10.00	39,651	18,997	-	-	-	6,873	249	76
10.25	3,542	17,219	-	-	-	1,364	124	2
10.50	33,543	3,572	-	-	-	5,445	3,165	36
10.75	15,037	653	-	-	-	14,887	273	4
11.00	10,575	448,809	-	-	-	452,042	986	5,717
11.25	8,710	2,948	-	-	-	152,111	654	115
11.50	43,230	27,284	-	-	-	20,121	1,173	3
11.75	25,662	96,456	-	-	-	94,155	4,375	45
12.00	20,958	40,148	-	-	-	43,814	4,494	81
12.25	42,892	9,181	-	-	-	6,821	331	1,464
12.50	11,979	26,928	-	-	-	28,127	76	71
12.75	18,859	10,337	-	-	-	9,065	-	4
13.00	61,856	8,169	-	-	-	3,262	663	14
13.25	88,220	2,450	-	-	-	599	515	1
13.50	21,952	9,049	-	-	-	19,182	219	50
13.75	22,259	3,679	-	-	-	3,266	31	-
14.00	58,411	63,578	-	-	-	9,427	2,000	40
14.25	16,018	94,549	-	-	-	84,323	110	1
14.50	39,427	17,775	-	-	-	27,546	925	33
14.75	59,060	8,945	-	-	-	8,793	58	-
15.00	76,162	26,530	-	-	-	17,423	340	81
15.25	32,525	16,804	-	-	-	17,283	441	-
15.50	157,237	36,850	-	-	-	11,119	224	59
15.75	28,638	19,210	-	-	-	4,353	155	36
16.00	72,426	172,921	-	-	-	48,799	257	14
16.25	14,348	8,096	-	-	-	155,257	85	27
16.50	31,622	70,503	-	-	-	33,538	6,285	92
16.75	21,150	10,557	-	-	-	2,026	4,729	-
17.00	28,178	30,935	-	-	-	17,546	3,079	208
17.25	26,895	31,454	-	-	-	6,827	3,284	5,003
17.50	197,241	30,840	-	-	-	37,354	5,624	1,104
17.75	12,057	9,305	-	-	-	5,764	427	164
18.00	74,680	120,819	-	-	-	19,141	63,318	2,186
18.25	45,020	48,398	-	-	-	31,466	3,229	1,985
18.50	33,917	74,484	-	-	-	51,622	12,316	3,156
18.75	31,156	11,604	-	-	-	33,724	5,905	2,221
19.00	15,543	126,725	-	-	-	35,070	21,651	10,389
19.25	6,830	35,621	-	-	-	13,028	9,993	16,220
19.50	12,546	80,048	-	-	-	23,742	13,406	14,497
19.75	1,080	33,297	-	-	-	7,830	8,347	11,769
20.00	3,270	99,724	-	-	-	26,766	29,325	11,581
20.25	-	39,596	-	-	-	17,021	21,727	9,218
20.50	5,850	364,080	-	-	-	232,626	54,688	7,254
20.75	-	44,382	-	-	-	175,678	18,103	5,081
21.00	700	171,953	-	-	-	109,437	70,383	23,314
21.25	-	106,070	-	-	-	12,531	24,676	3,935
21.50	-	195,390	-	-	-	68,341	48,274	1,700
21.75	-	39,672	-	-	-	-	27,733	65
22.00 & above	-	143,490	-	-	-	1	9,226	15,238
Total	4,973,051	6,405,279	2,538,282	20,599	2,124	2,803,476	514,990	165,272
Weighted Average	10.18	14.38	0.00	-	-	13.36	18.87	18.60

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to Islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-24 P								
Deposits								Rate of Return
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
11	-	-	-	-	-	17	2,556,375	00.00
568	1	1	-	1	-	4,631	193,781	01.00*
45	-	-	-	-	-	430	14,622	02.00*
9,207	22	200	-	798	-	15,895	83,528	03.00*
684	182	1,353	-	556	-	6,322	10,437	04.00*
364	-	-	-	-	-	3,594	4,989	05.00*
-	-	-	-	1	-	844	948	05.25
63	-	-	-	3	-	1,460	1,863	05.50
76	739	2,215	-	20,248	-	23,341	24,679	05.75
573	-	-	-	-	-	1,453	2,122	06.00
-	-	0	-	1	-	40	237	06.25
-	-	-	-	-	-	5,175	5,825	06.50
-	-	-	-	-	-	84	11,278	06.75
11	-	-	-	-	-	4,258	108,456	07.00
7	-	-	-	-	-	55	14,877	07.25
57	-	-	-	-	-	348	2,317	07.50
-	-	1	-	-	-	31	44,139	07.75
-	-	-	-	-	-	363	14,977	08.00
14	11	8	-	-	-	698	20,493	08.25
103	2	1	-	1	-	2,041	53,587	08.50
111	-	-	-	1	-	541	9,100	08.75
989	11	1	-	2	-	3,552	25,592	09.00
679	10	5	-	42	-	1,883	14,470	09.25
1,781	65	4	-	7	-	2,726	11,296	09.50
484	9	1	-	-	-	805	8,545	09.75
852	17	121	-	8	-	1,323	8,196	10.00
459	46	185	-	60	-	876	2,240	10.25
733	6	133	-	133	-	4,206	9,651	10.50
7	13	26	-	227	-	551	15,438	10.75
641	74	100	8	447	-	7,974	460,016	11.00
1,989	-	132	-	142	16	3,048	155,158	11.25
2,588	25	-	-	146	-	3,936	24,056	11.50
544	78	9	-	228	4	5,284	99,439	11.75
287	17	214	-	116	15	5,224	49,038	12.00
542	4	132	-	176	3	2,653	9,474	12.25
161	-	13	-	4	-	325	28,451	12.50
220	-	50	-	18	-	291	9,356	12.75
99	-	402	-	552	-	1,730	4,992	13.00
1,326	-	10	-	-	-	1,852	2,452	13.25
20	5	1	3	31	-	328	19,510	13.50
2,435	-	29	-	72	72	2,639	5,906	13.75
399	-	57	-	30	-	2,526	11,952	14.00
271	-	12	-	-	-	393	84,716	14.25
356	9	-	-	-	-	1,323	28,869	14.50
158	-	4	-	-	-	219	9,012	14.75
7,046	1	-	-	1	-	7,469	24,892	15.00
343	-	3,000	-	0	-	3,785	21,067	15.25
22,021	681	788	-	4,969	-	28,741	39,860	15.50
1,393	31	44	-	13,799	-	15,459	19,811	15.75
1,687	1	3	-	2	-	1,963	50,762	16.00
9,171	-	-	-	-	-	9,283	164,541	16.25
30,789	112	117	-	1,848	-	39,243	72,781	16.50
3,855	-	-	-	-	-	8,583	10,610	16.75
8,784	79	33	-	4,350	-	16,534	34,079	17.00
25,339	343	144	-	1,600	-	35,712	42,540	17.25
1,722	16	36	-	8,344	-	16,846	54,199	17.50
2,047	106	7	-	-	-	2,750	8,514	17.75
9,483	-	-	-	-	-	74,988	94,130	18.00
26,558	100	56	-	584	-	32,512	63,978	18.25
10,373	-	-	-	-	-	25,845	77,467	18.50
1,301	-	-	-	15	-	9,442	43,166	18.75
1,911	-	-	-	-	-	33,950	69,021	19.00
59,546	203	198	-	3,419	-	89,579	102,607	19.25
3,102	-	-	-	-	-	31,005	54,748	19.50
2,329	-	-	-	-	-	22,445	30,275	19.75
7,597	-	-	-	-	-	48,503	75,269	20.00
6,388	52	7	-	564	-	37,956	54,977	20.25
1,412	1	0	-	1	-	63,356	295,982	20.50
1,349	-	-	-	-	-	24,534	200,212	20.75
3,279	-	-	-	-	-	96,976	206,412	21.00
18,874	-	-	-	-	-	47,485	60,016	21.25
4,720	-	-	-	-	-	54,694	123,035	21.50
12,868	-	-	-	-	-	40,666	40,666	21.75
41,669	-	-	-	-	-	66,133	66,134	22.00 & above
356,871	3,072	9,854	10	63,547	110	1,113,726	6,478,207	Total
17.84	12.37	10.70	11.61	12.63	12.88	18.05	14.62	Weighted Average

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

2.5 Deposits Distributed by Rate of Overall All

Rate of Interest	Mar-23	Dec-23	Mar-24 P					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	8,740,254	9,939,018	9,535,269	146,119	26,545	90,534	853	121
01.00*	417,035	395,869	4,770	-	13	340,454	14,778	9,626
02.00*	395,120	137,026	-	975	242	153,599	12,242	24,821
03.00*	31,585	128,826	-	-	-	143,031	10,868	2,623
04.00*	44,736	138,784	0	-	-	25,786	7,360	4,113
05.00*	120,679	66,498	3,234	-	-	3,193	26,650	38,786
05.25	23,825	4,709	-	-	-	224	986	4,305
05.50	12,605	2,973	-	-	-	420	2,461	755
05.75	10,775	102,117	-	-	-	1,337	2,119	1,098
06.00	16,052	101,107	-	-	-	688	4,192	4,050
06.25	7,131	7,270	-	-	-	197	343	1,379
06.50	51,684	13,074	-	-	-	659	14,588	1,042
06.75	121,302	12,159	-	-	-	11,194	2,700	215
07.00	31,350	85,128	-	-	-	106,101	13,310	3,061
07.25	23,461	9,551	-	-	-	14,822	5,960	2,214
07.50	95,654	7,968	-	-	-	5,277	2,332	2,607
07.75	12,008	19,956	-	-	-	44,108	290	866
08.00	52,744	47,152	-	-	-	23,520	5,961	11,787
08.25	26,298	12,235	-	-	1,712	27,581	1,119	2,060
08.50	512,056	84,580	-	-	-	69,736	1,189	9,775
08.75	42,600	12,276	-	-	-	17,061	1,966	5,674
09.00	32,983	135,153	-	-	-	27,879	4,883	5,430
09.25	23,777	44,980	-	-	-	12,588	5,167	12,528
09.50	30,794	19,058	-	-	-	10,490	1,081	19,149
09.75	40,486	18,773	-	-	-	14,577	16,508	18,068
10.00	59,663	43,243	-	-	-	15,492	6,901	15,794
10.25	24,250	41,174	-	-	-	1,948	6,445	2,424
10.50	53,934	44,213	-	-	-	5,447	3,165	36
10.75	47,611	18,613	-	-	-	14,901	273	5
11.00	64,585	454,402	-	-	-	490,039	986	24,857
11.25	20,842	14,693	-	-	-	156,658	661	1,934
11.50	56,546	33,755	-	-	-	20,406	1,806	968
11.75	118,514	104,095	-	-	-	94,155	4,375	79
12.00	79,204	94,394	-	-	-	44,329	12,186	492
12.25	76,921	47,295	-	-	-	6,821	331	27,312
12.50	37,666	40,537	-	-	-	29,272	76	95
12.75	98,068	11,672	-	-	-	9,172	-	4
13.00	209,282	11,583	-	-	-	3,268	1,170	38
13.25	99,067	193,708	-	-	-	1,068	517	26
13.50	71,291	16,735	-	-	-	19,182	222	50
13.75	42,154	7,822	-	-	-	3,266	4,361	-
14.00	100,162	92,158	-	-	-	10,821	3,863	8,547
14.25	42,148	98,173	-	-	-	84,323	369	1
14.50	355,539	25,628	-	-	-	28,595	1,379	83
14.75	206,252	76,012	-	-	-	9,451	68	2
15.00	170,026	45,832	-	-	-	25,885	6,422	517
15.25	121,431	20,454	-	-	-	17,283	723	-
15.50	4,809,581	43,289	-	-	-	16,094	23,958	171
15.75	1,091,365	27,660	-	-	-	4,353	1,501	277
16.00	390,841	209,321	-	-	-	49,326	1,550	1,048
16.25	778,594	26,540	-	-	-	155,257	237	404
16.50	371,346	92,567	-	-	-	35,239	6,356	274
16.75	429,172	16,932	-	-	-	2,111	4,729	1
17.00	211,277	46,421	-	-	-	20,059	9,753	474
17.25	105,559	36,649	-	-	-	7,438	3,363	5,160
17.50	238,334	38,740	-	-	-	38,497	5,930	1,655
17.75	62,907	24,042	-	-	-	6,714	620	579
18.00	257,288	198,028	-	-	-	19,233	63,721	3,091
18.25	86,789	71,722	-	-	-	31,542	3,666	2,608
18.50	179,170	147,157	-	-	10	55,608	78,953	4,105
18.75	96,774	96,214	-	-	-	34,429	63,059	3,111
19.00	107,645	236,229	-	-	-	40,243	67,877	36,164
19.25	135,571	80,496	-	-	-	21,950	34,312	18,106
19.50	77,156	349,144	-	-	331	68,881	110,921	23,449
19.75	51,552	77,484	-	-	-	7,830	18,603	18,424
20.00	79,664	263,023	-	-	-	27,194	52,921	18,918
20.25	28,770	102,646	-	-	-	17,022	41,186	15,262
20.50	91,412	8,034,410	-	129,068	660,215	7,473,903	115,957	22,682
20.75	23,147	1,473,310	-	67,822	3,181	1,075,477	110,616	31,486
21.00	61,680	534,632	-	21,902	-	496,475	116,028	33,764
21.25	6,727	242,973	-	10,613	-	25,040	52,044	10,394
21.50	10	611,195	-	11,005	2,913	188,279	56,479	11,008
21.75	4,379	228,646	-	-	-	9,070	57,106	95
22.00 & above	28	905,784	-	-	-	61,785	10,991	17,395
Total	22,848,894	27,297,683	9,543,273	387,503	695,161	12,225,887	1,328,639	549,520
Weighted Average	13.78	17.55	0.00	12.83	19.68	18.02	17.77	14.05

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-24 P								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P		
Q	R							
751	0	-	-	230	-	1,955	9,800,422	00.00
9,946	1	2	-	2	-	34,357	379,594	01.00*
2,562	-	-	-	5	-	39,629	194,445	02.00*
10,592	22	200	-	798	-	25,104	168,135	03.00*
2,349	283	1,399	0	578	-	16,081	41,867	04.00*
82,661	159	19	-	12	5	148,292	154,719	05.00*
2,600	2	16	3	74	-	7,987	8,211	05.25
911	-	6	-	44	3	4,180	4,600	05.50
1,065	757	2,349	0	20,329	-	27,718	29,055	05.75
3,265	-	22	1	195	1	11,725	12,412	06.00
4,184	-	55	1	112	-	6,073	6,270	06.25
5,492	-	33	1	212	1	21,368	22,027	06.50
87	32	48	4	730	-	3,816	15,010	06.75
2,257	14	61	39	326	5	19,072	125,174	07.00
388	13	25	3	539	-	9,141	23,963	07.25
11,873	25	143	0	1,056	59	18,096	23,373	07.50
985	-	336	41	268	0	2,786	46,893	07.75
7,881	3	201	-	824	8	26,665	50,186	08.00
2,667	63	138	1	4,806	-	10,855	40,148	08.25
4,811	3	534	3	267	4	16,587	86,322	08.50
908	9	88	437	134	7	9,223	26,284	08.75
9,203	28	3,485	34	134	3	23,200	51,079	09.00
4,326	16	41	0	175	-	22,254	34,842	09.25
2,938	71	46	1	299	152	23,736	34,227	09.50
891	58	2,115	1	3,622	1	41,262	55,839	09.75
8,893	37	384	-	536	23	32,567	48,059	10.00
979	95	607	2	552	6	11,109	13,057	10.25
10,007	115	236	4	749	30	14,340	19,787	10.50
128	25	103	-	11,525	2	12,061	26,962	10.75
3,193	93	334	27	1,661	8	31,160	521,199	11.00
7,798	17	1,003	32	2,127	21	13,593	170,251	11.25
4,371	33	140	522	888	2	8,730	29,136	11.50
4,959	309	93	-	946	45	10,805	104,960	11.75
972	967	683	25	27,642	15	42,981	87,310	12.00
565	41	465	1	4,591	56	33,363	40,184	12.25
1,557	198	896	8	5,827	43	8,701	37,973	12.50
416	107	173	-	932	3	1,635	10,807	12.75
147	263	918	2,358	3,374	-	8,269	11,536	13.00
1,413	54	20,531	43,820	89,890	26	156,278	157,346	13.25
107	83	1,019	362	2,182	175	4,199	23,381	13.50
2,439	35	171	6	335	72	7,419	10,686	13.75
1,330	1,460	4,516	1,523	1,588	16	22,844	33,665	14.00
470	539	501	7	1,166	5	3,056	87,379	14.25
664	222	506	43	9,846	15	12,757	41,352	14.50
488	44,769	274	162	766	56	46,584	56,035	14.75
9,401	296	3,565	1,103	1,651	1	22,956	48,840	15.00
370	103	3,134	12	750	-	5,092	22,375	15.25
23,556	717	1,655	3	5,978	40	56,077	72,171	15.50
2,787	56	110	188	13,943	38	18,899	23,252	15.75
6,206	878	208	371	726	44	11,031	60,357	16.00
10,169	29	1,593	-	788	9	13,229	168,486	16.25
33,436	152	4,533	709	1,951	-	47,412	82,652	16.50
4,182	85	105	-	1,617	-	10,719	12,830	16.75
11,485	174	131	-	4,787	-	26,805	46,864	17.00
25,564	352	162	-	1,841	-	36,443	43,882	17.25
7,176	102	549	988	8,472	-	24,873	63,370	17.50
2,716	126	87	-	69	-	4,197	10,911	17.75
36,918	57	540	0	285	-	104,613	123,846	18.00
34,168	103	153	-	584	-	41,281	72,824	18.25
25,645	22	94	12	5,202	-	114,034	169,652	18.50
3,165	-	-	51	398	-	69,784	104,213	18.75
42,603	3	36	120	156	-	146,959	187,202	19.00
67,205	203	198	-	3,549	-	123,574	145,524	19.25
244,165	21	12	173	230	12	378,983	448,195	19.50
33,042	-	10	-	8	-	70,087	77,917	19.75
152,509	31	58	-	297	-	224,734	251,929	20.00
56,168	52	7	-	1,272	-	113,946	130,968	20.25
87,273	128	245	42	2,351	-	228,678	8,491,863	20.50
93,408	42	-	-	1,017	-	236,569	1,383,048	20.75
171,712	13	2	-	986	24	322,529	840,906	21.00
189,701	24	100	-	174	-	252,437	288,090	21.25
111,896	22	25	127	584	3	180,143	382,340	21.50
205,369	-	13,000	-	-	-	275,570	284,640	21.75
537,466	-	-	-	1,153	32	567,037	628,822	22.00 & above
2,455,957	54,812	75,229	53,371	263,713	1,066	4,782,307	27,634,131.36	Total
19.35	14.35	14.38	13.45	12.91	13.07	17.96	17.74	Weighted Average
Overall weighted average excludes "Current" and "Other" deposits								

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

2.5.1 Deposits Distributed by Rate of

Overall
Public Sector

Rate of Interest	Mar-23	Dec-23	Mar-24 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	996,549	1,259,046	1,102,897	51,953	669	13,368	51	-
01.00*	26,013	22,120	0	-	13	14,780	6,625	33
02.00*	190,592	8,046	-	-	242	11,023	395	23,714
03.00*	3,758	117,705	-	-	-	74,965	506	39
04.00*	2,973	1,623	-	-	-	1,851	46	-
05.00*	604	7,888	-	-	-	1,239	9,257	26,228
05.25	320	1,298	-	-	-	121	835	3
05.50	86	13	-	-	-	17	117	31
05.75	3,705	75,616	-	-	-	-	842	789
06.00	215	86,059	-	-	-	-	687	22
06.25	3,167	43	-	-	-	-	13	16
06.50	741	358	-	-	-	9	105	-
06.75	179	69	-	-	-	-	15	6
07.00	5,415	77	-	-	-	-	44	87
07.25	2,725	72	-	-	-	-	253	769
07.50	45,880	418	-	-	-	3,308	41	59
07.75	2,381	102	-	-	-	-	11	40
08.00	2,809	132	-	-	-	0	805	3
08.25	13,963	2,301	-	-	1,712	7,786	69	561
08.50	2,015	22,156	-	-	-	18,190	937	916
08.75	459	243	-	-	-	8,502	1,285	4,441
09.00	1,272	3,891	-	-	-	3,725	-	414
09.25	3,471	7,493	-	-	-	0	13	5
09.50	4,927	674	-	-	-	1,921	-	16,388
09.75	4,044	2,892	-	-	-	6,837	3	277
10.00	7,784	3,444	-	-	-	8,620	40	13
10.25	9,449	6,038	-	-	-	584	2	-
10.50	1,581	36,324	-	-	-	2	-	-
10.75	2,942	3,329	-	-	-	9	-	1
11.00	3,861	3,524	-	-	-	37,997	-	-
11.25	4,702	4,630	-	-	-	4,548	7	19
11.50	3,304	2,796	-	-	-	285	24	678
11.75	83,376	2,602	-	-	-	-	-	34
12.00	28,765	3,769	-	-	-	514	9	4
12.25	2,141	7,321	-	-	-	-	-	0
12.50	5,228	6,139	-	-	-	1,146	-	24
12.75	51,477	356	-	-	-	107	-	-
13.00	137,156	291	-	-	-	6	7	3
13.25	3,203	189,481	-	-	-	469	2	25
13.50	4,408	275	-	-	-	-	2	0
13.75	5,172	219	-	-	-	-	-	-
14.00	5,260	8,085	-	-	-	1,394	1	5
14.25	2,908	835	-	-	-	-	9	-
14.50	212,742	3,137	-	-	-	1,049	36	50
14.75	109,074	65,249	-	-	-	658	10	2
15.00	44,324	9,741	-	-	-	8,461	45	436
15.25	7,899	182	-	-	-	-	-	-
15.50	1,600,903	1,211	-	-	-	4,475	276	0
15.75	139,026	4,277	-	-	-	-	-	0
16.00	54,854	9,792	-	-	-	527	-	-
16.25	38,228	1,178	-	-	-	-	-	56
16.50	39,785	9,019	-	-	-	1,701	70	2
16.75	39,454	4,084	-	-	-	85	-	-
17.00	29,109	8,052	-	-	-	2,513	223	197
17.25	44,306	1,005	-	-	-	611	64	9
17.50	4,067	5,194	-	-	-	1,143	38	201
17.75	3,268	3,640	-	-	-	950	50	-
18.00	12,254	21,516	-	-	-	91	265	34
18.25	23,489	21,328	-	-	-	76	384	174
18.50	67,098	4,645	-	-	10	3,986	69	211
18.75	5,784	1,628	-	-	-	705	577	16
19.00	8,263	5,361	-	-	-	5,173	2,436	2,081
19.25	13,185	15,069	-	-	-	8,922	16,377	140
19.50	9,032	7,883	-	-	331	45,138	8,398	1,082
19.75	4,117	6,573	-	-	-	-	1,183	354
20.00	37,623	7,298	-	-	-	429	7,822	1,878
20.25	1,455	16,219	-	-	-	1	5,446	3,664
20.50	12	2,325,007	-	1	660,215	1,581,903	9,377	11,737
20.75	600	133,891	-	-	3,181	31,581	31,434	22,294
21.00	-	69,686	-	-	-	37,553	4,430	5,728
21.25	-	66,004	-	-	-	2,765	241	521
21.50	-	209,013	-	-	2,913	1,100	516	7,386
21.75	-	81,020	-	-	-	-	-	-
22.00 & above	23	244,613	-	-	-	14,110	14	39
Total	4,230,955	5,262,307	1,102,898	51,955	669,284	1,979,030	112,842	133,938
Weighted Average	13.78	17.67	0.00	0.00	20.45	18.75	16.85	11.89

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-24 P								
Deposits								Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
245	0	-	-	227	-	523	1,169,410	00.00
172	-	-	-	-	-	6,830	21,623	01.00*
-	-	-	-	5	-	24,114	35,379	02.00*
325	-	-	-	-	-	870	75,834	03.00*
59	101	4	-	2	-	212	2,064	04.00*
68,719	-	-	-	-	-	104,205	105,444	05.00*
3	-	-	-	0	-	841	961	05.25
1	-	0	-	14	-	162	180	05.50
870	18	132	0	27	-	2,677	2,677	05.75
189	-	-	-	187	-	1,086	1,086	06.00
6	-	-	-	42	-	76	76	06.25
392	-	0	-	94	-	592	601	06.50
41	32	3	-	725	-	823	823	06.75
1,173	14	8	-	97	-	1,424	1,424	07.00
58	-	-	2	46	-	1,127	1,127	07.25
391	-	5	-	437	-	933	4,241	07.50
969	-	100	-	113	-	1,233	1,233	07.75
5,231	1	-	-	51	-	6,091	6,091	08.00
599	51	47	0	3,861	-	5,188	14,686	08.25
3,842	1	7	0	206	-	5,909	24,099	08.50
353	-	45	437	33	3	6,597	15,099	08.75
7,162	-	53	34	21	-	7,684	11,409	09.00
3,307	-	2	-	100	-	3,427	3,428	09.25
520	-	2	-	179	150	17,239	19,159	09.50
267	-	23	-	3,445	-	4,016	10,853	09.75
1,993	10	4	-	202	-	2,263	10,883	10.00
237	32	310	-	20	-	602	1,186	10.25
983	8	10	-	41	2	1,043	1,045	10.50
109	12	-	-	189	-	311	320	10.75
1,987	15	100	-	298	-	2,400	40,396	11.00
4,111	0	16	31	282	2	4,468	9,016	11.25
1,764	4	10	522	353	-	3,356	3,641	11.50
34	3	56	-	429	27	583	583	11.75
660	0	20	0	1,091	-	1,784	2,298	12.00
21	2	20	0	203	-	247	247	12.25
1,392	8	100	5	2,891	39	4,458	5,604	12.50
192	4	49	-	213	-	457	564	12.75
25	123	92	2,358	1,416	-	4,024	4,030	13.00
78	4	19,397	43,820	89,575	26	152,927	153,396	13.25
6	17	158	350	282	175	990	990	13.50
0	2	20	6	51	-	79	79	13.75
846	4	293	1,184	37	16	2,388	3,782	14.00
42	144	55	0	67	5	321	321	14.25
171	15	10	-	1,462	15	1,758	2,807	14.50
49	44,672	143	158	6	1	45,042	45,700	14.75
1,299	-	449	1,067	2	1	3,299	11,760	15.00
26	1	0	-	741	-	767	767	15.25
265	19	0	-	679	40	1,280	5,755	15.50
79	-	6	188	96	38	408	408	15.75
1,192	14	3	369	82	44	1,704	2,232	16.00
131	-	4	-	771	9	971	971	16.25
127	1	4,003	709	8	-	4,919	6,620	16.50
316	-	95	-	2	-	413	498	16.75
506	3	8	-	61	-	998	3,512	17.00
196	0	-	-	151	-	420	1,031	17.25
1,176	-	7	988	47	-	2,458	3,601	17.50
-	-	2	-	65	-	117	1,068	17.75
86	38	-	-	74	-	497	588	18.00
3,415	-	85	-	-	-	4,059	4,135	18.25
1,584	-	3	12	41	-	1,920	5,916	18.50
313	-	-	51	384	-	1,340	2,045	18.75
5,283	-	35	120	121	-	10,075	15,248	19.00
566	-	-	-	130	-	17,213	26,135	19.25
35,796	12	9	173	229	12	45,710	91,179	19.50
1,817	-	-	-	-	-	3,354	3,354	19.75
4,318	-	-	-	284	-	14,301	14,730	20.00
5,149	-	-	-	707	-	14,966	14,967	20.25
21,878	92	203	15	1,972	-	45,275	2,287,395	20.50
34,397	42	-	-	1,017	-	89,184	123,946	20.75
38,990	-	-	-	985	24	50,158	87,711	21.00
122,122	-	-	-	174	-	123,059	125,824	21.25
28,171	19	23	127	574	3	36,819	40,833	21.50
98,744	-	13,000	-	-	-	111,744	111,744	21.75
208,276	-	-	-	1,126	32	209,486	223,596	22.00 & above
725,812	45,536	39,231	52,726	119,543	664	1,230,293	5,033,459	Total
19.21	14.57	16.33	13.45	13.23	14.16	17.02	17.80	Weighted Average

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

2.5.2 Deposits Distributed by Rate of

Overall
Domestic Private

Rate of Interest	Mar-23	Dec-23	Mar-24 P					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	7,614,528	8,526,834	8,281,231	94,166	25,876	75,645	742	121
01.00*	383,951	372,141	4,770	-	-	324,101	8,153	9,593
02.00*	204,529	116,060	-	975	-	135,325	4,344	1,106
03.00*	27,827	11,121	-	-	-	68,066	5,763	2,585
04.00*	40,956	135,061	0	-	-	23,935	7,313	4,113
05.00*	117,075	56,710	3,234	-	-	1,954	14,593	12,557
05.25	23,505	3,411	-	-	-	104	151	4,303
05.50	12,519	2,960	-	-	-	403	2,344	724
05.75	6,969	26,502	-	-	-	1,337	1,278	310
06.00	15,837	15,048	-	-	-	688	1,404	4,028
06.25	3,964	7,207	-	-	-	197	330	1,363
06.50	50,876	12,715	-	-	-	650	14,483	1,042
06.75	121,123	11,565	-	-	-	11,194	2,685	209
07.00	25,923	85,052	-	-	-	106,101	13,265	2,974
07.25	20,735	9,479	-	-	-	14,822	5,707	1,445
07.50	49,774	7,550	-	-	-	1,969	1,685	2,548
07.75	8,922	19,853	-	-	-	44,108	279	826
08.00	49,744	42,019	-	-	-	23,520	656	11,784
08.25	12,324	9,934	-	-	-	19,795	1,050	1,500
08.50	510,030	62,424	-	-	-	51,546	252	8,859
08.75	42,043	12,033	-	-	-	8,559	681	1,233
09.00	31,711	131,262	-	-	-	24,153	4,883	5,016
09.25	20,306	37,487	-	-	-	12,587	5,154	12,524
09.50	25,868	18,384	-	-	-	8,570	1,081	2,761
09.75	36,442	15,882	-	-	-	7,740	16,504	17,791
10.00	51,809	36,849	-	-	-	6,873	360	15,752
10.25	14,801	35,136	-	-	-	1,364	6,442	2,424
10.50	52,353	7,890	-	-	-	5,445	3,165	36
10.75	44,670	15,284	-	-	-	14,892	273	4
11.00	60,724	450,878	-	-	-	452,042	986	24,857
11.25	16,139	10,063	-	-	-	152,111	654	1,915
11.50	53,243	30,959	-	-	-	20,121	1,182	290
11.75	35,138	101,493	-	-	-	94,155	4,375	45
12.00	50,439	90,625	-	-	-	43,814	12,177	488
12.25	74,781	39,974	-	-	-	6,821	331	27,312
12.50	31,538	34,397	-	-	-	28,127	76	71
12.75	46,591	11,315	-	-	-	9,065	-	4
13.00	72,101	10,292	-	-	-	3,262	663	35
13.25	95,859	3,897	-	-	-	599	515	1
13.50	66,840	12,461	-	-	-	19,182	219	50
13.75	36,953	7,603	-	-	-	3,266	31	-
14.00	94,902	80,568	-	-	-	9,427	2,000	8,542
14.25	39,241	97,337	-	-	-	84,323	110	1
14.50	137,028	22,491	-	-	-	27,546	1,344	33
14.75	97,179	10,763	-	-	-	8,793	58	-
15.00	125,077	36,090	-	-	-	17,423	377	81
15.25	113,533	20,272	-	-	-	17,283	723	-
15.50	3,010,845	42,078	-	-	-	11,619	23,681	170
15.75	934,208	23,383	-	-	-	4,353	1,501	277
16.00	335,636	197,661	-	-	-	48,799	460	1,048
16.25	740,367	25,362	-	-	-	155,257	237	348
16.50	247,350	83,548	-	-	-	33,538	6,286	272
16.75	384,717	12,848	-	-	-	2,026	4,729	1
17.00	182,168	38,369	-	-	-	17,546	4,862	277
17.25	61,253	35,643	-	-	-	6,827	3,299	5,151
17.50	234,267	33,546	-	-	-	37,354	5,892	1,454
17.75	57,439	20,401	-	-	-	5,764	570	579
18.00	245,034	176,512	-	-	-	19,141	63,456	3,057
18.25	63,299	50,395	-	-	-	31,466	3,282	2,434
18.50	109,260	135,879	-	-	-	51,622	78,885	3,893
18.75	81,875	66,612	-	-	-	33,724	29,100	3,095
19.00	99,381	225,575	-	-	-	35,070	49,194	34,083
19.25	122,386	60,827	-	-	-	13,028	16,434	17,967
19.50	68,124	341,261	-	-	-	23,743	102,523	22,367
19.75	47,435	70,911	-	-	-	7,830	17,419	18,071
20.00	42,041	255,724	-	-	-	26,766	45,099	17,041
20.25	27,315	86,427	-	-	-	17,021	35,739	11,598
20.50	91,400	5,331,337	-	129,066	-	5,765,927	106,579	10,944
20.75	22,547	1,339,419	-	67,822	-	1,043,896	79,182	9,192
21.00	61,680	450,654	-	21,902	-	182,934	111,598	28,036
21.25	6,727	176,969	-	10,613	-	22,275	51,803	9,873
21.50	10	402,182	-	11,005	-	187,179	55,963	3,621
21.75	4,379	147,627	-	-	-	9,070	57,106	95
22.00 & above	6	661,170	-	-	-	47,675	10,977	17,356
Total	18,149,568	21,407,652	8,289,235	335,548	25,876	9,834,452	1,116,700	415,554
Weighted Average	13.74	17.47	0.00	14.82	-	17.77	18.18	14.74

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking Banks

(Million Rupees)

Mar-24 P								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
506	-	-	-	3	-	1,372	8,478,291	00.00
9,774	1	2	-	2	-	27,527	356,398	01.00*
2,562	-	-	-	-	-	8,012	144,312	02.00*
10,267	22	200	-	798	-	19,635	87,701	03.00*
2,290	182	1,395	0	576	-	15,869	39,804	04.00*
13,942	159	19	-	12	5	41,287	46,475	05.00*
2,597	2	16	3	74	-	7,146	7,250	05.25
911	-	6	-	30	3	4,017	4,421	05.50
195	739	2,216	-	20,303	-	25,040	26,378	05.75
3,076	-	22	1	7	1	8,539	9,227	06.00
4,178	-	55	1	69	-	5,997	6,194	06.25
5,100	-	32	1	118	1	20,776	21,426	06.50
46	-	46	4	5	-	2,993	14,187	06.75
1,084	-	53	39	229	5	17,648	123,750	07.00
330	13	25	1	493	-	8,014	22,836	07.25
11,483	25	138	0	620	59	16,558	18,527	07.50
16	-	236	41	154	0	1,553	45,660	07.75
2,650	3	201	-	773	8	16,075	39,595	08.00
2,068	12	91	1	946	-	5,667	25,462	08.25
969	2	527	3	61	4	10,677	62,223	08.50
555	9	43	0	101	4	2,626	11,185	08.75
2,042	28	3,432	-	113	3	15,516	39,670	09.00
1,019	16	39	0	75	-	18,827	31,414	09.25
2,418	71	44	1	120	1	6,498	15,068	09.50
623	58	2,092	1	177	1	37,247	44,986	09.75
6,899	27	380	-	333	23	23,775	30,648	10.00
741	63	297	2	532	6	10,507	11,871	10.25
9,024	107	226	4	708	28	13,297	18,742	10.50
19	14	103	-	11,336	2	11,750	26,642	10.75
1,206	79	234	27	1,363	8	28,761	480,803	11.00
3,687	17	987	1	1,845	19	9,124	161,235	11.25
2,607	29	130	-	535	2	4,773	24,894	11.50
4,925	306	37	-	517	17	10,222	104,377	11.75
312	966	663	25	26,551	15	41,197	85,011	12.00
544	39	445	1	4,388	56	33,116	39,937	12.25
165	190	797	3	2,937	4	4,242	32,369	12.50
225	104	124	-	719	3	1,178	10,243	12.75
122	140	826	1	1,958	-	3,745	7,007	13.00
1,335	50	1,134	-	315	-	3,351	3,950	13.25
101	65	861	12	1,900	-	3,209	22,392	13.50
2,439	34	151	0	284	72	3,011	6,277	13.75
483	1,456	4,223	338	1,551	-	18,594	28,021	14.00
428	395	446	6	1,099	-	2,485	86,807	14.25
493	207	496	43	8,384	-	11,000	38,545	14.50
439	97	130	4	759	55	1,542	10,335	14.75
8,102	296	3,116	36	1,649	-	13,657	31,080	15.00
345	102	3,134	12	9	-	4,325	21,607	15.25
23,291	698	1,655	3	5,299	-	54,797	66,416	15.50
2,707	56	103	-	13,847	-	18,491	22,844	15.75
5,014	864	205	2	644	-	8,237	57,035	16.00
10,038	29	1,588	-	18	-	12,258	167,515	16.25
33,310	152	531	-	1,943	-	42,493	76,032	16.50
3,867	85	10	-	1,615	-	10,306	12,333	16.75
10,979	171	124	-	4,726	-	21,139	38,684	17.00
25,369	352	162	-	1,690	-	36,024	42,851	17.25
6,000	102	542	0	8,425	-	22,415	59,769	17.50
2,716	126	85	-	4	-	4,080	9,844	17.75
36,833	19	540	0	211	-	104,116	123,258	18.00
30,752	103	68	-	584	-	37,223	68,689	18.25
24,062	22	91	0	5,161	-	112,114	163,736	18.50
2,852	-	-	-	15	-	35,061	68,785	18.75
37,321	3	2	-	35	-	120,637	155,708	19.00
66,639	203	198	-	3,419	-	104,861	117,889	19.25
208,369	10	3	0	1	-	333,273	357,016	19.50
31,225	-	10	-	8	-	66,733	74,563	19.75
148,192	31	58	-	13	-	210,433	237,199	20.00
51,019	52	7	-	564	-	98,980	116,001	20.25
65,395	35	42	27	379	-	183,403	6,078,396	20.50
59,011	-	-	-	-	-	147,385	1,259,102	20.75
132,723	13	2	-	1	-	272,371	477,207	21.00
67,580	24	100	-	-	-	129,379	162,266	21.25
83,725	3	2	-	10	-	143,324	341,507	21.50
106,625	-	-	-	-	-	163,826	172,896	21.75
329,191	-	-	-	27	-	357,551	405,225	22.00 & above
1,730,145	9,276	35,998	645	144,170	402	3,452,889	21,938,000	Total
19.41	13.31	12.26	13.13	12.65	11.25	17.65	17.67	Weighted Average

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

2.5.3 Deposits Distributed by Rate of Overall Foreign

Rate of Interest	Mar-23	Dec-23	Mar-24 P					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	129,177	153,138	151,140	-	-	1,521	61	-
01.00*	7,072	1,609	-	-	-	1,573	-	-
02.00*	-	12,920	-	-	-	7,251	7,503	-
03.00*	-	-	-	-	-	-	4,600	-
04.00*	807	2,100	-	-	-	-	-	-
05.00*	3,000	1,900	-	-	-	-	2,800	-
05.25	-	-	-	-	-	-	-	-
05.50	-	-	-	-	-	-	-	-
05.75	100	-	-	-	-	-	-	-
06.00	-	-	-	-	-	-	2,100	-
06.25	-	20	-	-	-	-	-	-
06.50	66	-	-	-	-	-	-	-
06.75	-	525	-	-	-	-	-	-
07.00	12	-	-	-	-	-	-	-
07.25	-	-	-	-	-	-	-	-
07.50	-	-	-	-	-	-	605	-
07.75	705	-	-	-	-	-	-	-
08.00	191	5,000	-	-	-	-	4,500	-
08.25	11	-	-	-	-	-	-	-
08.50	11	-	-	-	-	-	-	-
08.75	98	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-
10.00	70	2,950	-	-	-	-	6,500	29
10.25	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	600	-
11.75	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-
12.25	-	-	-	-	-	-	-	-
12.50	900	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-
13.00	26	1,000	-	-	-	-	500	-
13.25	5	330	-	-	-	-	-	-
13.50	43	4,000	-	-	-	-	-	-
13.75	29	-	-	-	-	-	4,330	-
14.00	-	3,505	-	-	-	-	1,862	-
14.25	-	-	-	-	-	-	250	-
14.50	5,770	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-
15.00	625	-	-	-	-	-	6,000	-
15.25	-	-	-	-	-	-	-	-
15.50	197,833	-	-	-	-	-	-	-
15.75	18,131	-	-	-	-	-	-	-
16.00	351	1,868	-	-	-	-	1,090	-
16.25	-	-	-	-	-	-	-	-
16.50	84,212	-	-	-	-	-	-	-
16.75	5,000	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	4,668	-
17.25	-	-	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-
17.75	2,200	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	2,812	6,633	-	-	-	-	-	-
18.75	9,115	27,974	-	-	-	-	33,382	-
19.00	-	5,293	-	-	-	-	16,247	-
19.25	-	4,600	-	-	-	-	1,500	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
20.25	-	-	-	-	-	-	-	-
20.50	-	378,066	-	-	-	126,073	-	-
20.75	-	-	-	-	-	-	-	-
21.00	-	14,292	-	-	-	275,988	-	-
21.25	-	-	-	-	-	-	-	-
21.50	-	-	-	-	-	-	-	-
21.75	-	-	-	-	-	-	-	-
22.00 & above	-	-	-	-	-	-	-	-
Total	468,370	627,724	151,140	-	-	412,405	99,097	29
Weighted Average	15.06	19.13	-	-	-	20.35	14.20	10.00

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-24 P								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	61	152,721	00.00
-	-	-	-	-	-	-	1,573	01.00*
-	-	-	-	-	-	7,503	14,754	02.00*
-	-	-	-	-	-	4,600	4,600	03.00*
-	-	-	-	-	-	-	-	04.00*
-	-	-	-	-	-	2,800	2,800	05.00*
-	-	-	-	-	-	-	-	05.25
-	-	-	-	-	-	-	-	05.50
-	-	-	-	-	-	-	-	05.75
-	-	-	-	-	-	2,100	2,100	06.00
-	-	-	-	-	-	-	-	06.25
-	-	-	-	-	-	-	-	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	-	-	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	605	605	07.50
-	-	-	-	-	-	-	-	07.75
-	-	-	-	-	-	4,500	4,500	08.00
-	-	-	-	-	-	-	-	08.25
-	-	-	-	-	-	-	-	08.50
-	-	-	-	-	-	-	-	08.75
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	6,529	6,529	10.00
-	-	-	-	-	-	-	-	10.25
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	10.75
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.25
-	-	-	-	-	-	600	600	11.50
-	-	-	-	-	-	-	-	11.75
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.25
-	-	-	-	-	-	-	-	12.50
-	-	-	-	-	-	-	-	12.75
-	-	-	-	-	-	500	500	13.00
-	-	-	-	-	-	-	-	13.25
-	-	-	-	-	-	-	-	13.50
-	-	-	-	-	-	4,330	4,330	13.75
-	-	-	-	-	-	1,862	1,862	14.00
-	-	-	-	-	-	250	250	14.25
-	-	-	-	-	-	-	-	14.50
-	-	-	-	-	-	-	-	14.75
-	-	-	-	-	-	6,000	6,000	15.00
-	-	-	-	-	-	-	-	15.25
-	-	-	-	-	-	-	-	15.50
-	-	-	-	-	-	-	-	15.75
-	-	-	-	-	-	1,090	1,090	16.00
-	-	-	-	-	-	-	-	16.25
-	-	-	-	-	-	-	-	16.50
-	-	-	-	-	-	-	-	16.75
-	-	-	-	-	-	4,668	4,668	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	-	-	18.50
-	-	-	-	-	-	33,382	33,382	18.75
-	-	-	-	-	-	16,247	16,247	19.00
-	-	-	-	-	-	1,500	1,500	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	20.25
-	-	-	-	-	-	-	126,073	20.50
-	-	-	-	-	-	-	-	20.75
-	-	-	-	-	-	-	275,988	21.00
-	-	-	-	-	-	-	-	21.25
-	-	-	-	-	-	-	-	21.50
-	-	-	-	-	-	-	-	21.75
-	-	-	-	-	-	-	-	22.00 & above
-	-	-	-	-	-	99,126	662,672	Total
-	-	-	-	-	-	14.20	19.16	Weighted Average

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

2.5.4 Deposits Distributed by Rate of Return and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	5,602,895	1,301,796	347,798	2,553,605	9,806,095
01.00*	185,109	56,752	34,817	101,654	378,331
02.00*	46,040	11,240	23,038	114,127	194,445
03.00*	69,367	11,920	975	85,873	168,135
04.00*	15,425	3,009	4,311	19,123	41,867
05.00*	12,547	3,825	5,085	133,261	154,719
05.25	1,650	720	339	5,501	8,211
05.50	2,341	472	1,038	750	4,600
05.75	900	175	159	27,821	29,055
06.00	3,469	2,000	1,808	5,135	12,412
06.25	1,311	103	309	4,548	6,270
06.50	2,787	332	378	18,529	22,027
06.75	5,383	1,717	445	7,465	15,010
07.00	63,471	2,821	12,375	46,507	125,174
07.25	9,358	2,674	2,628	9,304	23,963
07.50	5,265	1,831	1,540	14,737	23,373
07.75	26,812	7,375	7,626	5,081	46,893
08.00	19,812	3,693	2,283	24,398	50,186
08.25	22,396	5,812	358	11,582	40,148
08.50	48,374	17,552	8,262	12,134	86,322
08.75	8,139	1,863	1,159	15,124	26,284
09.00	24,287	7,083	2,817	16,891	51,079
09.25	9,428	1,612	2,203	21,599	34,842
09.50	9,040	2,658	1,042	21,488	34,227
09.75	15,240	941	1,096	38,562	55,839
10.00	12,883	1,870	1,419	31,886	48,059
10.25	3,409	664	507	8,477	13,057
10.50	13,868	1,859	2,276	1,784	19,787
10.75	8,679	3,085	1,550	13,648	26,962
11.00	280,768	73,836	5,888	160,708	521,199
11.25	53,332	28,424	871	87,624	170,251
11.50	9,322	4,276	2,130	13,408	29,136
11.75	79,902	18,845	243	5,971	104,960
12.00	20,746	5,984	1,076	59,503	87,310
12.25	6,390	2,125	989	30,681	40,184
12.50	8,891	3,218	3,299	22,565	37,973
12.75	3,374	850	392	6,191	10,807
13.00	5,396	1,985	996	3,160	11,536
13.25	4,548	1,471	61,668	89,659	157,346
13.50	4,975	2,293	1,213	14,901	23,381
13.75	1,955	1,334	294	7,103	10,686
14.00	11,770	4,877	3,274	13,744	33,665
14.25	67,286	17,807	332	1,954	87,379
14.50	10,199	3,517	4,668	22,968	41,352
14.75	7,819	2,822	325	45,068	56,035
15.00	10,974	6,490	3,542	27,835	48,840
15.25	7,480	8,754	1,607	4,534	22,375
15.5	10,219	4,751	1,174	56,027	72,171
15.75	14,046	5,979	1,083	2,145	23,252
16.00	9,887	3,168	828	46,474	60,357
16.25	78,980	78,545	4,319	6,641	168,486
16.5	39,700	19,136	7,653	16,163	82,652
16.75	3,240	5,658	2,427	1,505	12,830
17.00	19,220	7,344	3,789	16,511	46,864
17.25	23,748	11,457	689	7,988	43,882
17.5	23,279	18,843	10,682	10,566	63,370
17.75	5,846	1,220	1,220	2,626	10,911
18.00	29,550	6,408	2,649	85,239	123,846
18.25	31,185	19,019	8,243	14,377	72,824
18.5	48,148	15,069	5,048	96,976	165,241
18.75	27,829	6,100	5,849	64,435	104,213
19.00	55,978	19,041	3,646	108,536	187,202
19.25	64,362	23,509	12,831	44,822	145,524
19.5	84,391	29,350	18,376	316,078	448,195
19.75	22,734	7,198	5,997	41,988	77,917
20.00	87,375	35,367	34,048	95,139	251,929
20.25	37,154	13,702	10,525	69,587	130,968
20.50	3,135,675	1,122,549	385,526	3,848,114	8,491,864
20.75	496,163	186,956	125,987	573,943	1,383,048
21.00	61,435	10,689	9,445	759,337	840,906
21.25	15,894	3,814	1,657	266,724	288,090
21.50	31,525	7,108	1,776	341,931	382,340
21.75	2,343	302	110	281,886	284,640
22.00 & above	33,346	5,412	404	589,660	628,822
Total	11,338,064	3,314,056	1,228,426	11,753,586	27,634,131

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of the rows with *

2.6 Deposits Distributed by Size of

All
As on

Size of Account (Rs.)	Domestic									
	Foreign Constituents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	511,307	233	227,427	205	15,041	1	113,651	10	4,744,114	3,165
5,000 to 10,000	38,405	273	34,897	243	387	3	1,024	10	680,016	4,602
10,000 to 20,000	55,028	744	38,819	553	378	5	1,392	20	1,116,903	13,398
20, 000 to 25,000	12,772	284	14,627	324	162	4	382	9	126,615	2,795
25,000 to 50,000	46,085	1,629	46,261	1,684	583	20	1,190	42	508,006	19,235
50,000 to 100,000	117,041	7,974	48,069	3,363	532	39	985	70	977,931	60,347
100,000 to 150,000	88,049	10,936	19,780	2,411	288	35	603	73	265,491	31,971
150,000 to 200,000	24,737	4,296	9,941	1,725	217	38	305	53	156,261	27,130
200,000 to 300,000	27,493	6,817	14,312	3,438	313	77	521	130	184,894	44,829
300,000 to 400,000	36,489	13,378	7,768	2,679	219	76	328	113	116,473	40,117
400,000 to 500,000	17,273	7,620	5,859	2,603	224	99	620	276	85,522	38,211
500,000 to 750,000	27,975	16,710	8,239	5,071	280	173	594	367	146,970	89,106
750,000 to 1,000,000	15,905	13,753	6,361	5,504	229	198	361	315	95,938	82,875
1,000,000 to 2,000,000	40,292	53,628	14,317	20,627	560	798	1,132	1,647	196,800	273,052
2,000,000 to 3,000,000	14,701	35,198	6,795	16,340	295	718	545	1,355	75,073	181,926
3,000,000 to 4,000,000	7,577	25,716	3,480	11,973	242	825	1,537	5,478	38,182	130,385
4,000,000 to 5,000,000	4,829	21,179	2,443	10,912	175	777	264	1,177	24,139	107,617
5,000,000 to 6,000,000	4,359	22,444	1,965	10,641	134	725	281	1,527	19,763	105,865
6,000,000 to 7,000,000	3,107	19,940	1,418	9,178	98	632	185	1,200	11,907	76,730
7,000,000 to 8,000,000	2,111	15,512	1,135	8,466	92	697	144	1,075	8,999	66,985
8,000,000 to 9,000,000	1,793	15,073	1,195	10,204	81	688	112	949	6,983	59,002
9,000,000 to 10,000,000	1,343	12,629	729	6,871	78	738	137	1,290	5,650	53,482
10,000,000 to 100,000,000	12,033	273,681	14,109	448,879	1,444	47,296	2,004	66,000	53,777	1,358,954
100,000,000 to 500,000,000	540	98,308	3,596	724,990	762	166,873	476	99,755	5,190	972,928
500,000,000 to 1,000,000,000	59	26,614	913	628,279	234	153,664	106	73,724	614	401,953
1,000,000,000 to 5,000,000,000	40	76,366	567	1,106,020	328	655,250	137	273,775	456	895,827
5,000,000,000 to 10,000,000,000	-	-	39	254,944	31	217,970	32	215,677	53	345,436
10,000,000,000 & Over	-	-	37	613,934	24	366,804	26	467,616	32	673,677
Total	1,111,343	780,934	535,098	3,912,060	23,431	1,615,222	129,074	1,213,733	9,652,752	6,161,597

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

Accounts and Category of Deposit Holders

Banks

31st Mar, 2024

(Million Rupees)

Constituents										Size of Account (Rs.)
Trust Funds		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
83,972	123	44,476,139	20,617	87,621	62	49,747,965	24,184	50,259,272	24,416	Less Than 5000
8,708	63	2,837,113	19,988	5,778	37	3,567,923	24,947	3,606,328	25,219	5,000 to 10,000
13,509	184	3,876,755	54,768	1,704	26	5,049,460	68,953	5,104,488	69,697	10,000 to 20,000
6,460	143	2,136,502	47,247	1,550	33	2,286,298	50,553	2,299,070	50,837	20,000 to 25,000
227,660	10,446	5,426,444	193,060	7,156	274	6,217,300	224,761	6,263,385	226,390	25,000 to 50,000
40,027	2,800	6,847,835	500,697	24,185	1,770	7,939,564	569,086	8,056,605	577,060	50,000 to 100,000
14,170	1,721	3,368,176	413,031	3,456	399	3,671,964	449,641	3,760,013	460,577	100,000 to 150,000
3,330	562	2,191,339	379,815	7,429	1,209	2,368,822	410,532	2,393,559	414,827	150,000 to 200,000
5,441	1,287	5,153,536	1,109,388	6,827	1,756	5,365,844	1,160,905	5,393,337	1,167,722	200,000 to 300,000
1,465	498	3,700,723	588,430	5,500	1,948	3,832,476	633,861	3,868,965	647,239	300,000 to 400,000
986	442	1,111,040	493,914	1,332	579	1,205,583	536,123	1,222,856	543,743	400,000 to 500,000
2,677	1,615	1,394,441	836,700	4,025	2,311	1,557,226	935,342	1,585,201	952,052	500,000 to 750,000
3,121	2,765	590,445	508,622	721	617	697,176	600,896	713,081	614,649	750,000 to 1,000,000
6,197	8,181	938,403	1,272,763	2,105	3,151	1,159,514	1,580,219	1,199,806	1,633,847	1,000,000 to 2,000,000
1,844	4,356	339,017	814,308	581	1,421	424,150	1,020,425	438,851	1,055,623	2,000,000 to 3,000,000
1,564	5,457	6,829,758	573,428	449	1,546	6,875,212	729,092	6,882,789	754,808	3,000,000 to 4,000,000
924	4,121	101,152	446,000	316	1,413	129,413	572,016	134,242	593,195	4,000,000 to 5,000,000
1,475	7,520	79,162	414,209	146	803	102,926	541,289	107,285	563,732	5,000,000 to 6,000,000
471	2,992	44,916	287,476	116	744	59,111	378,951	62,218	398,890	6,000,000 to 7,000,000
523	3,903	35,022	259,639	106	791	46,021	341,556	48,132	357,067	7,000,000 to 8,000,000
411	3,475	24,469	206,050	71	611	33,322	280,979	35,115	296,052	8,000,000 to 9,000,000
321	3,046	18,506	174,016	101	955	25,522	240,399	26,865	253,028	9,000,000 to 10,000,000
5,494	158,415	130,979	2,701,340	674	18,533	208,481	4,799,418	220,514	5,073,099	10,000,000 to 100,000,000
1,165	218,635	3,101	557,971	90	16,761	14,380	2,757,912	14,920	2,856,221	100,000,000 to 500,000,000
130	80,963	164	105,551	7	5,603	2,168	1,449,738	2,227	1,476,352	500,000,000 to 1,000,000,000
77	142,435	98	136,271	3	8,030	1,666	3,217,607	1,706	3,293,973	1,000,000,000 to 5,000,000,000
5	36,066	1	7,106	-	-	161	1,077,199	161	1,077,199	5,000,000,000 to 10,000,000,000
-	-	5	54,585	-	-	124	2,176,615	124	2,176,615	10,000,000,000 & Over
432,127	702,213	91,655,241	13,176,989	162,049	71,383	102,589,772	26,853,197	103,701,115	27,634,131	Total

2.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks
As on 31st March, 2024

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	34,922,847	18,441	12,948,777	4,722	655,786	483	1,731,862	776	50,259,272	24,422
5,000 to 10,000	2,556,450	17,897	846,934	5,900	68,970	485	133,974	935	3,606,328	25,217
10,000 to 20,000	3,566,965	48,459	1,275,760	17,547	126,111	1,809	135,652	1,882	5,104,488	69,697
20,000 to 25,000	1,533,767	33,969	686,405	15,123	31,112	688	47,786	1,057	2,299,070	50,837
25,000 to 50,000	4,126,688	150,527	1,677,356	56,992	102,269	3,753	357,072	15,118	6,263,385	226,390
50,000 to 100,000	4,831,437	335,691	2,838,447	213,631	154,706	11,447	232,015	16,290	8,056,605	577,060
100,000 to 150,000	2,512,874	307,924	1,099,274	134,773	51,560	6,170	96,305	11,711	3,760,013	460,577
150,000 to 200,000	1,601,119	277,886	713,850	123,445	34,369	5,877	44,221	7,620	2,393,559	414,827
200,000 to 300,000	4,415,311	930,058	852,928	207,408	60,103	14,566	64,995	15,689	5,393,337	1,167,722
300,000 to 400,000	1,328,023	458,604	2,467,034	163,203	36,235	12,434	37,673	12,998	3,868,965	647,239
400,000 to 500,000	859,377	382,516	301,561	134,024	31,607	13,636	30,311	13,567	1,222,856	543,743
500,000 to 750,000	1,115,609	670,568	362,635	218,006	49,657	28,591	57,300	34,888	1,585,201	952,052
750,000 to 1,000,000	474,144	408,232	166,306	143,276	27,372	23,754	45,259	39,387	713,081	614,649
1,000,000 to 2,000,000	772,041	1,053,556	261,415	351,347	67,134	88,751	99,216	140,192	1,199,806	1,633,847
2,000,000 to 3,000,000	284,841	686,579	85,824	205,989	28,417	66,153	39,769	96,902	438,851	1,055,623
3,000,000 to 4,000,000	6,804,987	490,097	41,122	140,029	14,601	48,747	22,079	75,936	6,882,789	754,808
4,000,000 to 5,000,000	85,652	378,386	24,616	108,405	10,145	44,420	13,829	61,983	134,242	593,195
5,000,000 to 6,000,000	65,631	348,082	19,620	102,562	10,117	49,201	11,917	63,887	107,285	563,732
6,000,000 to 7,000,000	38,126	245,325	11,105	70,847	5,403	33,906	7,584	48,813	62,218	398,890
7,000,000 to 8,000,000	30,069	223,033	8,266	61,354	3,754	27,485	6,043	45,195	48,132	357,067
8,000,000 to 9,000,000	21,638	182,591	5,711	47,887	2,908	24,352	4,858	41,222	35,115	296,052
9,000,000 to 10,000,000	16,580	156,795	4,151	38,949	2,339	21,362	3,795	35,923	26,865	253,028
10,000,000 to 100,000,000	119,614	2,548,484	27,294	541,362	20,795	444,133	52,811	1,539,121	220,514	5,073,099
100,000,000 to 500,000,000	3,521	602,703	844	176,500	586	95,888	9,969	1,981,130	14,920	2,856,221
500,000,000 to 1,000,000,000	261	161,934	36	17,828	33	22,466	1,897	1,274,124	2,227	1,476,352
1,000,000,000 to 5,000,000,000	109	182,566	9	12,948	61	83,283	1,527	3,015,177	1,706	3,293,973
5,000,000,000 to 10,000,000,000	4	26,322	-	-	-	-	157	1,050,877	161	1,077,199
10,000,000,000 & Over	1	10,838	-	-	5	54,585	118	2,111,189	124	2,176,612
Total	72,087,686	11,338,064	26,727,280	3,314,056	1,596,155	1,228,426	3,289,994	11,753,586	103,701,115	27,634,131

2.7 Deposits Distributed by Type of Account

All

(Million Rupees)

Type of Accounts	Dec-23		Mar-24 P		Jan to Mar24 P				
	No. of Accounts	Amount	No. of Accounts	Amount	Over the Counter (OTC)	Debits		Debits	
						Fund Transfer(Paper based)	Fund Transfer(Online)	Other Than	
								Others	Total Debits
I. Current Deposits	78,464,778	9,550,027	80,080,622	9,543,272	23,837,053	20,882,192	25,702,573	35,643,935	106,065,754
1) Basic Banking Accounts	4,064,642	235,150	4,039,534	231,611	42,132	341,664	77,590	60,471	521,858
II. Call Deposits	321,833	381,703	337,836	387,503	293,723	352,652	1,941,141	218,335	2,805,851
III. Other Deposit Accounts	173,995	659,545	169,681	695,161	158,950	395,552	697,272	3,067,403	4,319,177
IV. Saving Deposits	22,347,599	11,764,320	22,270,390	12,225,888	8,139,494	25,820,572	8,751,835	36,047,198	78,759,099
V. Fixed or Term Deposits	797,621	4,942,088	842,586	4,782,307	106,534	2,231,007	7,404	3,176,824	5,521,769
1) Less Than Three Months	58,605	750,629	74,722	748,454	61,378	1,601,521	3,972	1,235,945	2,902,816
2) For Three Months and Over									
but Less Than Six Months	39,964	712,978	40,979	580,185	22,880	362,981	2,049	439,742	827,652
3) For Six Months and Over									
but Less Than One Year	28,865	569,218	44,075	549,520	8,806	132,616	524	426,750	568,696
4) For One Year & Over									
but Less Than Two Years	382,868	2,419,450	437,383	2,455,957	11,255	128,265	662	1,044,976	1,185,159
5) For Two Years & Over									
but Less Than Three Years	13,141	57,371	11,003	54,812	104	924	16	17,166	18,210
6) For Three Years & Over									
but Less Than Four Years	26,369	78,344	26,898	75,229	340	241	38	4,540	5,158
7) For Four Years & Over									
but Less Than Five Years	43,681	52,711	15,686	53,371	488	36	10	66	600
8) For Five Years & Over									
but Less Than Ten Years	202,936	287,194	190,926	263,713	1,284	4,064	133	7,589	13,070
9) For Ten Years and Over	1,192	14,193	914	1,066	-	358	-	50	409
Total	102,105,826	27,297,683	103,701,115	27,634,131	32,535,755	49,681,975	37,100,223	78,153,696	197,471,650

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

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

and Debits/Credits to Deposits
Banks

(Million Rupees)				
Jan to Mar24 P				
Credits				
Other than the Counter				
Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)	Others	Total Credits
21,224,326	9,361,794	40,729,448	52,705,324	124,020,891
43,698	514,853	93,953	98,183	750,687
287,331	325,731	1,953,293	263,749	2,830,104
599,620	64,094	551,935	4,310,886	5,526,534
9,811,674	8,941,088	12,668,835	28,051,864	59,473,461
1,541,734	878,288	7,481	2,338,768	4,766,272
1,250,430	392,565	3,251	1,096,802	2,743,047
15,122	256,714	979	436,118	708,932
257,883	55,216	822	608,128	922,048
16,743	167,946	2,388	174,477	361,554
51	305	8	11,995	12,360
40	375	6	4,113	4,534
1,075	60	6	55	1,195
390	5,081	22	7,080	12,574
-	27	-	-	27
33,464,685	19,570,995	55,910,991	87,670,591	196,617,263

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 Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
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		No. of		No. of	
	Accounts	Amount	Accounts	Amount	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

Borrower	(Million Rupees)					
	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
M. Administrative and support service activities	18	292	20	70	29	94
77 - Rental and leasing activities	7,102	43,014	4,898	41,373	5,212	39,116
78 - Employment activities	366	1,653	361	1,752	411	1,678
79 - Travel agency, tour operator, reservation service and related activities	25	197	22	117	41	161
80 - Security and investigation activities	703	12,703	688	12,497	699	11,386
81 - Services to buildings and landscape activities	225	2,192	156	2,007	205	1,824
82 - Office administrative, office support and other business support activities	34	187	34	146	36	147
N. Education	5,749	26,081	3,637	24,854	3,820	23,920
O. Human health and social work activities	1,284	21,777	1,329	21,137	1,350	18,925
86 - Human health activities	1,110	10,344	1,115	11,290	1,171	10,825
87 - Residential care activities	1,086	10,305	1,093	11,082	1,148	10,484
88 - Social work activities with and without accommodation	5	21	1	1	1	1
P. Arts, entertainment and recreation	19	17	21	207	22	341
Q. Other service activities	81	468	92	813	94	672
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	21,686	50,730	14,971	46,752	10,920	38,654
A. Government Trusts and Non-profit Organizations	5,749	11,234	5,779	12,257	5,785	12,116
B. Private Trusts and Non-profit Organizations	33	731	40	1,036	44	974
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,712	10,125	84	10,364	86	10,564
VI. PERSONAL	4	378	5,655	857	5,655	579
A. Bank Employees	2,852,995	755,019	2,528,290	770,050	2,477,177	773,877
1) For house building	137,239	203,214	146,691	243,990	148,197	251,783
2) For transport i.e. purchase of car etc.	66,692	157,626	69,921	192,968	70,414	197,479
3) Other purposes	42,016	40,587	43,654	43,997	44,320	47,055
B. Consumer Financing	28,531	5,001	33,116	7,025	33,463	7,249
1) For house building	2,711,252	551,088	2,377,131	525,444	2,324,522	521,483
2) For transport i.e. purchase of car etc	15,463	86,261	15,361	83,086	15,452	82,668
3) Credit cards	174,913	139,121	146,189	108,901	139,287	103,386
4) Consumers durable	1,793,109	78,953	1,478,718	94,831	1,445,046	98,661
5) Personal loans	33,062	6,317	33,049	5,995	33,551	6,741
C) Other	694,705	240,436	703,814	232,632	691,186	230,026
VII. OTHER	4,504	717	4,468	616	4,458	611
	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 (NFPSE)	-	-	-	-	-	-	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	319,656
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	861	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

(Million Rupees)										
Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	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	1	-	-	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	8,743
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	3	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	608	2,209	608
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	
VI. PERSONAL	2,588,825	977,972	336,113	125,301	2,824	18,605	238	200	2,928,000	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	3,409,505	1,952,112	377,035	156,609	12,970	40,590	144,795	9,445,952	4,004,350	11,955,353

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

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

(Million Rupees)													
Rate of Interest/ Return	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	741,151	879,613	21,457	7,435	245,959	119,598	234,412	43,334	183,877	15,646	871,719		
01.00*	8,418	11,204	-	226	1,514	1,757	3,166	934	2,582	-	10,178		
02.00*	178,165	174,642	-	1,122	78,783	58,384	18,153	13,842	5,504	53	175,841		
03.00*	336,216	349,149	227	1,037	121,851	79,706	91,916	22,020	26,512	288	343,857		
04.00*	198,818	200,608	283	500	54,970	59,382	62,738	12,718	16,802	5	207,398		
05.00*	361,788	372,241	113	438	66,128	77,923	189,605	12,793	18,723	4,273	369,996		
06.00*	44,643	68,821	1,715	469	30,177	15,138	6,468	5,472	14,343	489	74,722		
07.00*	76,808	95,972	-	170	19,143	23,429	53,658	1,678	68,026	3	166,106		
08.00*	321,376	38,872	-	556	11,994	13,756	1,116	4,839	10,131	1	42,392		
08.25	6,898	368,418	-	-	752	27	57	0	361,639	0	362,475		
08.50	3,268	2,234	-	-	709	541	393	100	263	-	2,006		
08.75	4,203	299	-	-	28	31	76	0	27	-	162		
09.00	24,103	25,883	-	-	4,790	3,904	1,364	596	20,852	-	31,506		
09.25	12,144	629	-	-	210	236	77	-	0	2	524		
09.50	18,557	2,632	-	50	12,029	144	595	125	3,303	-	16,246		
09.75	9,158	1,897	-	-	225	459	230	811	27	0	1,751		
10.00	105,679	26,580	-	37	9,451	2,000	1,480	227	93	742	140,029		
10.25	5,290	13,541	-	-	29	45	292	-	-	1	366		
10.50	2,059	10,925	-	-	124	133	313	1	16	-	586		
10.75	37,891	38,977	-	284	243	220	829	-	39,186	1	40,763		
11.00	153,243	49,533	-	-	1,059	8,511	3,628	-	146	54	13,397		
11.25	1,852	2,260	-	-	0	465	175	6	50	34	731		
11.50	51,659	150,686	-	-	0	1,372	1,933	0	173,875	0	177,180		
11.75	2,780	10,057	-	-	-	1,379	142	22	17	1	1,561		
12.00	25,491	28,199	-	-	2,882	610	19,890	18	7,546	149	31,095		
12.25	4,141	11,488	-	-	7	312	273	-	6	0	598		
12.50	18,857	19,020	-	-	351	1,072	1,659	2	93	-	3,176		
12.75	26,773	24,824	-	-	359	1,542	378	2,337	18,546	0	23,163		
13.00	57,500	24,107	484	-	3,815	7,806	20,727	9	14,082	76	47,000		
13.25	85,334	67,830	-	60	54	66,599	1,673	189	-	1	68,576		
13.50	19,795	25,082	-	-	127	1,733	1,461	334	10,042	0	13,697		
13.75	17,858	67,607	-	-	-	2,729	588	16	22	0	3,355		
14.00	117,237	76,250	7,313	3	5,565	13,601	2,013	4	900	32	29,431		
14.25	5,116	1,850	-	-	234	796	726	0	4	-	1,761		
14.50	60,797	5,230	49	-	1	2,131	664	19	4	141	3,009		
14.75	24,728	9,812	-	-	6,769	9,088	1,395	3	167	1	17,423		
15.00	31,790	19,522	4,730	-	3,043	1,809	5,066	284	2,936	208	18,075		
15.25	74,356	30,865	-	-	10,062	806	2,502	-	19,995	1	33,365		
15.50	14,378	10,037	5,460	-	46	1,755	1,370	113	351	6	9,101		
15.75	72,199	79,346	-	0	35,006	1,483	7,464	3	39,732	4	83,691		
16.00	88,045	48,155	-	2	913	2,583	6,685	1,051	20,235	1,183	32,652		
16.25	124,357	70,742	-	389	5,682	21,080	16,884	19,970	157	0	64,162		
16.50	297,292	102,150	318	7	38,047	9,183	21,297	11,043	22,280	20	102,195		
16.75	160,066	14,231	-	-	1,761	5,499	4,302	1,414	2,332	21	15,338		
17.00	825,272	19,487	100	-	2,303	5,429	4,199	41	4,346	808	17,225		
17.25	487,692	45,499	-	1,744	11,761	521	7,415	12	20,895	-	42,348		
17.50	448,449	222,446	8,403	0	79,803	30,496	18,548	939	52,856	2	191,048		
17.75	352,561	41,271	17,706	-	3,046	4,795	3,522	2,193	3,320	-	34,581		
18.00	419,839	115,162	1,990	40	37,518	6,105	9,212	1,109	35,044	708	91,727		
18.25	245,846	56,175	-	1	25,475	4,262	7,526	4,120	3,513	2	44,900		
18.50	267,205	71,588	-	428	32,125	4,916	7,493	2,098	9,197	7	56,262		
18.75	173,673	44,853	-	-	19,430	2,545	5,803	1,720	6,066	-	35,554		
19.00	234,572	522,050	4,765	1,405	240,088	62,583	63,699	25,855	95,916	349	494,660		
19.25	182,333	24,350	-	-	15,820	1,150	2,465	1	133	15	19,583		
19.50	364,008	4,440	-	-	130	2,350	1,905	-	530	150	5,065		
19.75	183,513	7,615	19	-	689	2,045	1,139	498	38	0	4,428		
20.00	359,671	44,043	638	1,545	6,776	10,217	14,823	358	3,122	5,698	43,178		
20.25	187,941	8,776	285	-	1,096	1,448	2,226	125	1,309	7	6,496		
20.50	258,656	12,403	-	-	3,152	2,555	2,864	384	3,314	449	12,718		
20.75	224,720	15,723	-	-	19,461	5,477	4,011	9	1,865	8	30,831		
21.00	229,746	38,388	5,580	-	19,928	9,134	3,217	1,295	9,572	1,082	49,809		
21.25	144,740	95,524	400	2,329	42,384	21,169	10,545	2,376	93,110	11	172,326		
21.50	141,208	253,388	1,365	5,930	271,122	94,643	19,513	4,297	388,739	26	785,635		
21.75	79,163	271,231	-	2,569	104,797	99,590	45,699	7,421	225,817	9	485,903		
22.00	264,300	363,250	4,491	28,642	195,853	165,374	57,410	9,993	441,648	5,328	908,738		
22.25	189,535	394,024	40	24,381	231,390	141,011	53,209	26,324	246,474	630	723,459		
22.50	330,925	557,692	4,618	15,456	249,203	175,279	69,579	19,320	201,849	50	735,354		
22.75	63,215	509,239	-	10,131	125,110	47,843	40,660	31,945	84,798	538	341,025		
23.00	151,953	845,650	-	4,304	155,028	62,570	53,250	26,428	127,895	2,122	331,598		
23.25	36,863	811,171	-	11,935	128,109	63,338	41,226	26,700	67,614	276	340,711		
23.50	160,028	578,313	10	4,980	79,226	34,733	50,120	24,588	259,903	269	453,830		
23.75	32,835	468,536	-	2,074	55,601	24,707	24,465	15,051	67,363	2,019	191,280		
24.00	42,526	280,201	-	3,600	55,159	39,501	37,673	12,203	54,613	3,276	206,024		
24.25	14,954	232,126	-	1,728	29,602	18,302	17,956	6,261	13,602	72	87,522		
24.50	20,711	128,627	-	89	22,750	29,609	27,459	8,012	32,876	64	120,860		
24.75	7,872	123,370	12	476	8,022	11,234	14,927	1,481	2,889	27	39,067		
25.00 & above	296,322	1,138,839	7,585	4,222	112,865	185,370	216,105	35,331	123,168	181,363	866,008		
Total	11,455,120	11,977,469	101,670	140,793	3,159,704	1,991,050	1,729,695	454,817	3,788,821	228,802	11,595,353		
Weighted Average	15.73	17.97	14.91	20.61	17.59	17.40	14.77	16.89	18.09	32.33	17.58		

*01,00 stands for 00,25 to 01,24

* * * * *

*08.00 stands for 07.25 to 08.24

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

(Million Rupees)											
Rate of Interest/Return	Mar-23	Dec-23	Mar-24 P								Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	
00.00	305,549	271,490	20,489	2,430	62,476	32,006	74,196	820	60,830	4,982	258,229
01.00*	199	553	-	-	-	-	-	437	-	-	437
02.00*	9,687	9,546	-	22	433	8,115	475	12	79	-	9,136
03.00*	23,716	22,448	225	0	523	11,771	5,584	31	3,768	-	21,901
04.00*	15,582	14,350	281	198	1,107	7,137	2,931	-	2,106	-	13,760
05.00*	131,051	154,736	61	-	15,465	22,994	104,636	75	4,471	2,587	150,289
06.00*	9,855	10,768	1,715	152	3,608	1,349	2,160	20	1,572	11	10,587
07.00*	8,482	22,440	-	-	1,445	9,337	12,887	-	590	-	24,258
08.00*	13,349	12,870	-	-	1,633	1,793	8	20	7,755	-	11,209
08.25	156	104	-	-	79	21	-	-	-	-	100
08.50	357	281	-	-	-	277	-	4	-	-	281
08.75	-	-	-	-	-	-	-	-	-	-	-
09.00	6,749	8,461	-	-	178	3,377	1	400	9,051	-	13,007
09.25	2,785	7	-	-	-	-	6	-	-	-	6
09.50	515	1	-	-	-	-	1	-	-	-	1
09.75	204	3	-	-	-	-	3	-	-	-	3
10.00	7,893	547	-	37	310	79	101	-	-	-	527
10.25	65	8	-	-	-	-	-	-	-	-	-
10.50	12	12	-	-	-	2	9	-	-	-	12
10.75	33,352	38,219	-	-	117	-	70	-	39,149	-	39,335
11.00	3,329	418	-	-	41	80	220	-	-	-	341
11.25	42	-	-	-	-	-	21	-	-	-	21
11.50	43,746	136,749	-	-	-	-	38	-	127,074	-	127,112
11.75	6	6	-	-	-	-	0	-	-	-	0
12.00	16,517	22,293	-	-	1,420	276	17,405	-	855	-	19,956
12.25	143	126	-	-	0	1	10	-	6	-	17
12.50	1,565	100	-	-	-	0	9	1	4	-	14
12.75	304	920	-	-	-	-	3	2,337	-	-	2,340
13.00	12,259	12,226	484	-	-	1	14,664	-	-	-	15,149
13.25	68,019	64,974	-	60	-	64,899	0	184	-	-	65,143
13.50	636	15	-	-	-	0	11	-	-	-	11
13.75	1,133	63,904	-	-	-	-	112	-	-	-	112
14.00	15,184	9,079	7,313	0	-	2	129	-	-	0	7,443
14.25	225	53	-	-	-	-	29	-	-	-	29
14.50	49	81	49	-	-	-	0	-	-	-	49
14.75	6,064	7,946	-	-	6,715	1	843	-	0	-	7,559
15.00	6,057	10,135	4,730	-	-	7	3,928	-	2,930	-	11,596
15.25	25,583	27,635	-	-	10,040	1	0	-	19,993	-	30,034
15.50	5,515	5,848	5,460	-	-	-	296	-	347	-	6,103
15.75	7,060	6,626	-	-	-	0	6,602	-	3	0	6,604
16.00	30,267	29,216	-	-	649	1,329	5,637	-	20,212	-	27,828
16.25	7,555	4,048	-	-	-	2,375	752	-	93	-	3,220
16.50	44,645	38,906	318	-	4,438	1,501	9,817	-	22,274	-	38,349
16.75	32,497	3,955	-	-	-	0	1,941	-	1,735	-	3,677
17.00	64,315	8,069	100	-	136	1,523	634	-	4,330	-	6,724
17.25	62,992	41,227	-	1,744	11,186	40	6,794	-	19,239	-	39,004
17.50	230,390	214,208	8,403	0	78,841	28,972	15,737	6	52,641	-	184,601
17.75	52,224	29,898	17,706	-	2,704	10	1,165	-	2,424	-	24,008
18.00	134,485	81,588	1,990	40	31,244	3,842	6,073	850	78,942	-	78,942
18.25	32,302	15,616	-	1	4,510	745	3,462	-	2,870	-	11,589
18.50	32,557	22,483	-	-	9,038	1,404	3,302	-	4,586	0	18,330
18.75	26,360	1,076	-	-	800	13	203	-	199	-	1,215
19.00	59,799	87,351	4,765	300	15,593	4,038	9,489	247	49,577	17	84,026
19.25	40,691	15,834	-	-	15,445	15	7	-	-	-	15,466
19.50	21,978	441	-	-	-	0	9	-	10	146	165
19.75	9,403	731	19	-	5	1	5	-	0	-	30
20.00	26,988	7,017	342	-	1,055	2,077	3,013	12	245	-	6,744
20.25	8,448	3,275	285	-	553	329	537	1	-	-	1,705
20.50	10,746	1,902	-	-	3	-	837	202	699	2	1,744
20.75	66,079	413	-	-	2	136	62	-	-	-	200
21.00	28,407	21,945	5,580	-	10,832	367	653	1,148	1,554	316	20,449
21.25	10,037	17,759	400	-	3,534	2,090	205	1,099	27,550	-	34,878
21.50	12,478	19,069	1,365	2,380	5,629	11,027	541	136	29,128	-	50,207
21.75	3,962	9,860	-	-	8,537	5,763	5,007	1,759	2,287	-	23,352
22.00	46,230	73,526	4,452	11,663	21,070	8,226	14,849	402	109,688	2,901	173,251
22.25	9,158	31,579	40	5,531	19,337	8,866	2,735	1,348	6,794	-	44,651
22.50	37,279	35,144	4,618	11,495	18,599	6,518	4,268	534	35,508	1	81,541
22.75	2,076	26,509	-	705	13,180	3,448	3,127	201	1,076	500	22,237
23.00	7,785	126,675	-	565	10,751	10,177	3,070	2,252	3,849	34	30,698
23.25	6,130	135,728	1,514	9,348	7,688	6,053	3,159	858	622	-	29,242
23.50	129,805	215,270	-	600	5,930	5,883	3,651	1,089	180,913	15	198,080
23.75	11,165	40,155	-	966	5,065	2,358	2,600	18	2,978	-	13,984
24.00	7,481	19,080	-	197	1,173	1,660	5,352	9	9,358	0	17,750
24.25	1,639	34,424	-	1,144	1,594	2,787	1,177	9	2,034	-	8,745
24.50	2,580	14,502	-	62	2,375	5,764	6,987	9	2,602	27	17,826
24.75	113	17,986	-	-	171	1,650	6,345	7	14	3	8,190
25.00 & above	66,269	258,388	0	313	48,336	33,460	112,665	86	7,083	12,998	214,940
Total	2,160,305	2,640,832	92,704	49,951	465,594	327,972	493,258	16,623	919,656	24,542	2,390,301
Weighted Average	14.48	16.57	13.79	21.10	16.82	14.64	14.44	18.43	17.29	22.04	16.25

*01.00 stands for 00.25 to 01.24

1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399</
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*08.00 stands for 07.25 to 08.24

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

(Million Rupees)													
Rate of Interest/Return	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	433,712	607,453	969	5,004	183,135	87,565	160,103	42,514	123,033	10,663	612,986		
01.00*	8,219	10,651	-	226	1,514	1,757	3,166	498	2,582	-	9,742		
02.00*	168,478	165,096	-	1,100	78,350	50,269	17,678	13,830	5,425	53	166,705		
03.00*	312,160	326,362	3	1,037	121,328	67,825	86,116	21,989	22,744	288	321,330		
04.00*	183,184	186,208	1	302	53,862	52,243	59,777	12,718	14,684	4	193,592		
05.00*	230,704	217,472	53	438	50,662	54,921	84,944	12,718	14,253	1,685	219,674		
06.00*	34,775	58,037	-	318	26,569	13,789	4,292	5,452	12,771	479	63,669		
07.00*	68,326	73,532	-	170	17,699	14,092	40,771	1,678	67,435	3	141,848		
08.00*	24,235	26,002	-	556	10,360	11,964	1,108	4,819	2,376	1	31,184		
08.25	6,743	1,895	-	-	672	6	57	0	308	0	1,044		
08.50	2,910	1,952	-	-	709	264	393	96	263	-	1,725		
08.75	4,203	299	-	-	28	31	76	0	27	-	162		
09.00	17,354	17,422	-	-	4,612	527	1,363	196	11,802	-	18,499		
09.25	9,359	622	-	-	210	236	71	-	0	2	519		
09.50	18,042	2,631	-	50	12,029	144	594	125	3,303	-	16,245		
09.75	8,954	1,894	-	-	225	459	227	811	27	0	1,748		
10.00	97,786	26,033	-	-	9,141	1,921	1,378	227	93	742	13,502		
10.25	5,225	13,533	-	-	29	45	292	-	-	1	366		
10.50	2,048	10,912	-	-	124	131	303	1	16	-	574		
10.75	4,540	758	-	284	126	220	759	-	37	1	1,428		
11.00	149,914	49,116	-	-	1,018	8,431	3,408	-	146	54	13,056		
11.25	1,810	2,260	-	-	0	465	154	6	50	34	710		
11.50	7,913	13,937	-	-	0	1,372	1,894	0	46,801	0	50,068		
11.75	2,774	10,051	-	-	-	1,379	142	22	17	1	1,560		
12.00	8,974	5,906	-	-	1,462	334	2,485	18	6,691	149	11,139		
12.25	3,998	11,362	-	-	7	311	262	-	0	0	581		
12.50	17,292	18,920	-	-	351	1,071	1,650	1	89	-	3,162		
12.75	26,469	23,904	-	-	359	1,541	376	-	18,546	0	20,823		
13.00	45,241	11,881	-	-	3,815	7,805	6,062	9	14,082	76	31,851		
13.25	17,316	2,856	-	-	54	1,700	1,673	5	-	1	3,433		
13.50	19,159	25,067	-	-	127	1,732	1,451	334	10,042	0	13,686		
13.75	16,726	3,703	-	-	-	2,729	476	16	22	0	3,243		
14.00	102,053	67,171	-	3	5,565	13,599	1,884	4	900	32	21,988		
14.25	4,891	1,796	-	-	234	796	697	0	4	-	1,732		
14.50	60,748	5,149	-	-	1	2,131	663	19	4	141	2,959		
14.75	18,664	1,866	-	-	54	9,087	551	3	167	1	9,864		
15.00	25,733	9,387	-	-	3,043	1,801	1,137	284	6	208	6,479		
15.25	48,773	3,230	-	-	21	805	2,502	-	2	1	3,331		
15.50	8,863	4,189	-	-	46	1,755	1,074	113	4	6	2,998		
15.75	65,140	72,721	-	0	35,006	1,483	862	3	39,729	4	77,087		
16.00	57,379	18,939	-	2	264	1,254	1,048	1,051	23	1,183	4,824		
16.25	116,779	66,694	-	389	5,682	18,705	16,132	19,970	64	0	60,942		
16.50	250,626	63,243	-	7	33,609	7,682	11,480	11,043	6	20	63,846		
16.75	127,569	10,276	-	-	1,761	5,499	2,361	1,414	596	21	11,652		
17.00	751,353	11,417	-	-	2,167	3,905	3,565	41	15	808	10,501		
17.25	415,787	4,272	-	-	575	481	621	12	1,655	-	3,345		
17.50	216,926	8,238	-	-	962	1,523	2,811	933	215	2	6,447		
17.75	294,309	11,374	-	-	342	4,785	2,357	2,193	897	-	10,573		
18.00	274,586	33,574	-	-	6,274	2,263	3,139	259	143	708	12,785		
18.25	212,749	40,559	-	-	20,964	3,517	4,064	4,120	643	2	33,311		
18.50	229,425	49,105	-	428	23,087	3,513	4,191	2,098	4,611	4	37,932		
18.75	147,241	43,778	-	-	18,620	2,532	5,599	1,720	5,867	-	34,339		
19.00	173,187	434,699	-	1,105	224,495	58,545	54,210	25,608	46,339	332	410,634		
19.25	138,962	8,516	-	-	375	1,135	2,458	1	133	15	4,117		
19.50	338,326	3,999	-	-	130	2,349	1,896	-	521	4	4,899		
19.75	169,821	6,884	-	-	684	2,044	1,134	498	38	0	4,398		
20.00	329,946	37,026	295	1,545	5,721	8,140	11,811	346	2,877	5,698	36,434		
20.25	171,558	5,501	-	-	543	1,119	1,688	125	1,309	7	4,792		
20.50	246,033	10,502	-	-	3,150	2,555	2,026	181	2,615	447	10,974		
20.75	158,635	15,310	-	-	19,459	5,341	3,949	9	1,865	8	30,630		
21.00	201,339	14,943	-	-	9,096	8,767	2,564	148	8,018	766	29,359		
21.25	133,156	72,154	-	2,329	38,850	19,079	10,340	1,277	64,377	11	136,264		
21.50	127,230	232,819	-	3,550	265,493	83,616	18,972	4,161	359,610	26	735,428		
21.75	261,371	-	-	2,569	96,259	93,827	40,693	5,662	220,807	9	459,827		
22.00	218,070	289,723	39	16,979	174,784	157,147	42,561	9,590	327,227	2,427	730,755		
22.25	176,232	354,623	-	18,850	212,053	130,386	50,473	24,976	230,309	630	667,677		
22.50	293,645	516,579	-	3,961	230,604	168,761	63,673	18,485	160,930	49	646,462		
22.75	58,347	469,447	-	9,425	111,082	44,395	37,534	31,744	72,737	38	306,956		
23.00	144,042	718,025	-	3,740	144,278	52,392	49,501	24,176	123,407	2,088	399,582		
23.25	30,733	665,752	-	2,587	120,421	57,284	38,067	25,842	58,793	276	303,270		
23.50	30,223	363,009	10	4,380	73,296	28,851	46,468	23,499	77,249	255	254,008		
23.75	21,670	422,935	-	1,109	50,536	22,349	21,765	15,033	62,379	2,019	175,190		
24.00	35,044	260,040	-	3,402	53,986	37,841	32,321	12,194	45,254	3,275	188,274		
24.25	13,315	197,702	-	584	28,008	15,515	16,778	6,252	11,568	72	78,777		
24.50	17,431	113,975	-	27	20,375	23,846	20,472	8,003	30,274	37	103,035		
24.75	4,759	101,084	12	476	7,851	9,583	8,582	1,474	2,875	24	30,877		
25.00 & above	229,953	880,251	7,584	3,910	64,529	151,910	103,440	35,245	116,085	168,366	651,068		
Total	8,924,991	8,911,175	8,966	90,842	2,692,915	1,661,172	1,233,618	437,892	2,460,817	204,257	8,790,479		
Weighted Average	16.26	18.71	26.57	20.33	17.72	17.74	14.89	16.83	19.75	33.57	18.29		

*01.00 stands for 00.25 to 01.24

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	52
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*08.00 stands for 07.25 to 08.24

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

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	-	-	-	-	-	-	-	-	-	-	-	
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

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*08.00 stands for 07.25 to 08.24

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Mar-23	Dec-23	Mar-24 P									
	Domestic Constituents											
			Non-financial Public Sector Enterprises				Trust Funds and Non-profit Organizations					
	Total	Total	Non-Residents	Government	NBFIs	Private Sector (Business)	Personal	Others	Sub Total	Total		
00.00	741,151	879,613	-	405	78,713	10,178	740,416	1,264	40,739	4	871,719	871,719
01.00*	8,418	11,204	-	111	-	226	6,682	795	2,366	-	10,178	10,178
02.00*	178,165	174,642	-	-	-	1,018	164,718	449	9,654	2	175,841	175,841
03.00*	336,216	349,149	-	-	-	-	277,492	770	65,295	1	343,557	343,557
04.00*	198,818	200,608	-	-	46	4	147,151	229	59,966	2	207,398	207,398
05.00*	361,788	372,241	-	645	186	-	184,710	491	183,924	39	369,996	369,996
06.00*	44,643	68,821	-	24	9,166	222	54,354	39	10,467	-	74,272	74,272
07.00*	76,808	95,972	-	86	56,108	-	75,055	-	34,858	-	166,106	166,106
08.00*	321,376	38,872	-	-	11,118	7,059	23,382	-	834	-	42,392	42,392
08.25	6,898	368,418	-	361,375	-	-	1,099	-	1	-	362,475	362,475
08.50	3,268	2,234	-	-	-	-	1,827	-	179	-	2,006	2,006
08.75	4,203	299	-	-	-	-	153	-	9	-	162	162
09.00	24,103	25,883	-	-	-	-	31,032	-	423	51	31,506	31,506
09.25	12,144	629	-	-	-	-	489	-	35	-	524	524
09.50	18,557	2,632	-	-	-	-	16,064	-	158	25	16,246	16,246
09.75	9,158	1,897	-	-	-	-	1,349	-	403	-	1,751	1,751
10.00	105,679	26,580	-	-	-	13	12,373	-	1,643	-	14,029	14,029
10.25	5,290	13,541	-	-	-	-	64	-	302	-	366	366
10.50	2,059	10,925	-	-	-	-	151	-	435	-	586	586
10.75	37,891	38,977	-	-	39,149	-	904	-	711	-	40,763	40,763
11.00	153,243	49,533	-	-	-	-	2,898	-	10,499	-	13,397	13,397
11.25	1,852	2,260	-	-	-	-	250	-	480	-	731	731
11.50	51,659	150,686	-	-	173,680	-	1,297	-	2,203	-	177,180	177,180
11.75	2,780	10,057	-	-	-	-	1,396	-	164	-	1,561	1,561
12.00	25,491	28,199	-	-	6,632	-	21,724	-	2,739	-	31,095	31,095
12.25	4,141	11,488	-	-	-	-	205	-	393	-	598	598
12.50	18,857	19,020	-	34	-	-	1,238	-	1,905	-	3,176	3,176
12.75	26,773	24,824	-	46	18,295	-	3,194	360	1,269	-	23,163	23,163
13.00	57,500	24,107	-	-	20,834	399	19,372	-	6,319	76	47,000	47,000
13.25	85,334	67,830	-	60	64,899	-	271	-	3,346	-	68,576	68,576
13.50	19,795	25,082	-	-	10,006	-	1,041	-	2,650	-	13,697	13,697
13.75	17,858	67,607	-	-	-	10	462	-	2,883	-	3,355	3,355
14.00	117,237	76,250	-	-	-	-	21,983	-	7,449	-	29,431	29,431
14.25	5,116	1,850	-	-	-	-	692	-	1,069	-	1,761	1,761
14.50	60,797	5,230	-	-	-	-	68	-	2,941	-	3,009	3,009
14.75	24,728	9,812	-	-	8,238	0	8,056	-	1,129	-	17,423	17,423
15.00	31,790	19,522	-	-	2,518	3,923	9,224	-	2,409	-	18,075	18,075
15.25	74,356	30,865	-	10,040	19,993	-	569	-	2,764	-	33,365	33,365
15.50	14,378	10,037	-	-	-	-	7,425	-	1,676	-	9,101	9,101
15.75	72,199	79,346	-	35,000	-	39,687	7,385	-	1,620	-	83,691	83,691
16.00	88,045	48,155	-	-	18,871	-	10,847	0	2,734	200	32,652	32,652
16.25	124,357	70,742	-	-	8,721	-	39,566	-	15,875	-	64,162	64,162
16.50	297,292	102,150	-	4	45,525	394	53,999	-	2,273	-	102,195	102,195
16.75	160,066	14,231	-	-	998	137	12,382	-	1,811	-	15,328	15,328
17.00	825,272	19,487	-	-	3,607	357	7,945	-	4,774	542	17,225	17,225
17.25	487,692	45,499	-	2	1,652	201	39,678	-	816	-	42,348	42,348
17.50	448,449	222,446	-	45,606	13,745	3	129,036	-	2,658	-	191,048	191,048
17.75	352,561	41,271	-	-	-	1	32,907	28	1,645	-	34,581	34,581
18.00	419,839	115,162	-	1,778	30,278	-	56,577	-	3,094	-	91,727	91,727
18.25	245,846	56,175	-	-	-	15	42,177	-	2,708	-	44,900	44,900
18.50	267,205	71,588	-	-	-	-	52,856	-	3,406	-	56,262	56,262
18.75	173,673	44,853	-	-	-	-	30,922	-	4,459	173	35,554	35,554
19.00	234,572	522,050	-	-	43,176	4,934	439,794	-	6,755	-	494,660	494,660
19.25	182,333	24,350	-	107	-	-	16,765	9	2,702	-	19,583	19,583
19.50	364,008	4,440	-	196	-	-	1,149	177	3,541	-	5,065	5,065
19.75	183,513	7,615	-	-	-	4	1,812	-	2,612	-	4,428	4,428
20.00	359,671	44,043	-	-	-	882	31,058	-	11,238	-	43,178	43,178
20.25	187,941	8,776	-	53	781	-	3,809	-	1,853	1	6,496	6,496
20.50	258,656	12,403	-	-	-	-	10,249	-	2,469	-	12,718	12,718
20.75	224,720	15,723	-	-	3,041	417	25,268	-	2,106	-	30,831	30,831
21.00	229,746	38,388	-	2	-	405	44,854	316	4,231	-	49,809	49,809
21.25	144,740	95,524	-	35,002	36,102	3,793	95,914	-	1,514	-	172,326	172,326
21.50	141,208	253,388	-	264,589	265,001	34,033	216,037	311	5,664	-	785,635	785,635
21.75	79,163	271,231	-	97,618	57,481	24,712	303,187	318	2,587	-	485,903	485,903
22.00	264,300	363,250	-	3,133	435,504	29,936	432,204	1,177	6,784	-	908,738	908,738
22.25	189,535	394,024	-	1,585	205,938	28,803	480,762	1,507	4,864	-	723,459	723,459
22.50	330,925	557,692	-	9,745	209,846	10,889	493,470	2,748	8,657	-	735,354	735,354
22.75	63,215	509,239	-	2,894	14,050	14,023	306,563	10	3,486	-	341,025	341,025
23.00	151,953	845,650	-	16,160	49,752	4,149	352,328	1,801	7,365	43	431,598	431,598
23.25	36,863	811,171	-	1,962	5,303	1,695	326,283	381	5,082	6	340,711	340,711
23.50	160,028	578,313	-	1,913	109,990	4,932	206,729	913	129,348	4	453,830	453,830
23.75	32,835	468,536	-	276	55,095	284	126,818	1,172	7,619	15	191,280	191,280
24.00	42,526	280,201	-	2,348	48,752	3,936	129,690	168	21,031	101	206,024	206,024
24.25	14,954	232,126	-	35	1,082	1,182	76,937	-	8,284	2	87,522	87,522
24.50	20,711	128,627	-	14	20,750	1,797	89,333	-	8,960	6	120,860	120,860
24.75	7,872	123,370	-	-	-	166	29,557	7	9,332	4	39,067	39,067
25.00 & above	296,322	1,138,839	-	0	1,607	2,981	521,962	120	339,334	5	866,008	866,008
Total	11,455,120	11,977,469	-	892,847	2,206,228	237,800	7,119,637	15,560	1,121,979	1,302	11,595,353	11,595,353

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Mar-23	Dec-23	Mar-24 P									
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial	NBFI	Private	Trust Funds and Non-profit	Personal	Others	Sub Total	Total
					Public Sector Enterprises		Sector (Business)	Organizations				
00.00	305,549	271,490	-	-	38,830	2,464	214,053	-	2,883	-	258,229	258,229
01.00*	199	553	-	-	-	-	437	-	-	-	437	437
02.00*	9,687	9,546	-	-	-	22	8,900	-	214	-	9,136	9,136
03.00*	23,716	22,448	-	-	-	-	17,108	-	4,793	-	21,901	21,901
04.00*	15,582	14,350	-	-	-	-	12,363	-	1,397	-	13,760	13,760
05.00*	131,051	154,736	-	645	-	-	46,053	-	103,591	-	150,289	150,289
06.00*	9,855	10,768	-	-	-	-	10,159	-	428	-	10,587	10,587
07.00*	8,482	22,440	-	-	-	-	16,938	-	7,320	-	24,258	24,258
08.00*	13,349	12,870	-	-	-	7,059	3,941	-	208	-	11,209	11,209
08.25	156	104	-	-	-	-	100	-	-	-	100	100
08.50	357	281	-	-	-	-	281	-	-	-	281	281
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	6,749	8,461	-	-	-	-	13,007	-	-	-	13,007	13,007
09.25	2,785	7	-	-	-	-	6	-	-	-	6	6
09.50	515	1	-	-	-	-	-	-	1	-	1	1
09.75	204	3	-	-	-	-	3	-	-	-	3	3
10.00	7,893	547	-	-	-	13	512	-	1	-	527	527
10.25	65	8	-	-	-	-	-	-	-	-	-	-
10.50	12	12	-	-	-	-	1	-	11	-	12	12
10.75	33,352	38,219	-	-	39,149	-	186	-	-	-	39,335	39,335
11.00	3,329	418	-	-	-	-	339	-	2	-	341	341
11.25	42	-	-	-	-	-	21	-	-	-	21	21
11.50	43,746	136,749	-	-	127,073	-	39	-	-	-	127,112	127,112
11.75	6	6	-	-	-	-	0	-	-	-	0	0
12.00	16,517	22,293	-	-	-	-	19,908	-	48	-	19,956	19,956
12.25	143	126	-	-	-	-	17	-	-	-	17	17
12.50	1,565	100	-	-	-	-	14	-	0	-	14	14
12.75	304	920	-	46	-	-	2,294	-	0	-	2,340	2,340
13.00	12,259	12,226	-	-	-	-	15,128	-	21	-	15,149	15,149
13.25	68,019	64,974	-	60	64,899	-	184	-	-	-	65,143	65,143
13.50	636	15	-	-	-	-	2	-	9	-	11	11
13.75	1,133	63,904	-	-	-	-	112	-	-	-	112	112
14.00	15,184	9,079	-	-	-	-	7,437	-	6	-	7,443	7,443
14.25	225	53	-	-	-	-	19	-	10	-	29	29
14.50	49	81	-	-	-	-	49	-	-	-	49	49
14.75	6,064	7,946	-	-	-	-	7,559	-	1	-	7,559	7,559
15.00	6,057	10,135	-	-	2,518	3,920	5,158	-	0	-	11,596	11,596
15.25	25,583	27,635	-	10,040	19,993	-	0	-	1	-	30,034	30,034
15.50	5,515	5,848	-	-	-	-	6,102	-	1	-	6,103	6,103
15.75	7,060	6,626	-	-	-	-	6,604	-	-	-	6,604	6,604
16.00	30,267	29,216	-	-	18,871	-	8,853	-	105	-	27,828	27,828
16.25	7,555	4,048	-	-	-	-	3,218	-	3	-	3,220	3,220
16.50	44,645	38,906	-	-	10,000	138	28,210	-	1	-	38,349	38,349
16.75	32,497	3,955	-	-	998	-	2,674	-	5	-	3,677	3,677
17.00	64,315	8,069	-	-	877	357	4,856	-	92	542	6,724	6,724
17.25	62,992	41,227	-	-	-	-	38,984	-	20	-	39,004	39,004
17.50	230,390	214,208	-	45,606	13,745	-	125,231	-	19	-	184,601	184,601
17.75	52,224	29,898	-	-	-	-	23,998	-	10	-	24,008	24,008
18.00	134,485	81,588	-	1,778	30,278	-	46,796	-	90	-	78,942	78,942
18.25	32,302	15,616	-	-	-	15	10,849	-	724	-	11,589	11,589
18.50	32,557	22,483	-	-	-	-	18,101	-	229	-	18,330	18,330
18.75	26,360	1,076	-	-	-	-	1,024	-	18	173	1,215	1,215
19.00	59,799	87,351	-	-	43,176	4,934	35,716	-	200	-	84,026	84,026
19.25	40,691	15,834	-	-	-	-	15,452	-	15	-	15,466	15,466
19.50	21,978	441	-	-	-	-	19	-	146	-	165	165
19.75	9,403	731	-	-	-	-	29	-	1	-	30	30
20.00	26,988	7,017	-	-	-	-	6,563	-	182	-	6,744	6,744
20.25	8,448	3,275	-	-	-	-	1,701	-	4	-	1,705	1,705
20.50	10,746	1,902	-	-	-	-	1,711	-	33	-	1,744	1,744
20.75	66,079	413	-	-	-	-	200	-	-	-	200	200
21.00	28,407	21,945	-	-	-	-	19,466	316	667	-	20,449	20,449
21.25	10,037	17,759	-	15,000	12,446	-	7,433	-	-	-	34,878	34,878
21.50	12,478	19,069	-	18,165	7,921	-	24,111	-	10	-	50,207	50,207
21.75	3,962	9,860	-	764	-	172	22,134	269	13	-	23,352	23,352
22.00	46,230	73,526	-	100	107,796	6,469	58,527	62	297	-	173,251	173,251
22.25	9,158	31,579	-	31	5,547	1,109	37,895	-	70	-	44,651	44,651
22.50	37,279	35,144	-	7,816	22,698	4,409	40,831	120	5,667	-	81,541	81,541
22.75	2,076	26,509	-	265	-	1,198	20,707	-	68	-	22,237	22,237
23.00	7,785	126,675	-	904	4,856	370	24,297	6	266	-	30,698	30,698
23.25	6,130	135,728	-	-	-	625	28,068	240	309	-	29,242	29,242
23.50	129,805	215,270	-	1,065	57,113	135	15,424	84	124,259	-	198,080	198,080
23.75	11,165	40,155	-	10	2,584	-	10,634	292	464	-	13,984	13,984
24.00	7,481	19,080	-	15	7,231	1,556	8,057	167	726	-	17,750	17,750
24.25	1,639	34,424	-	-	-	130	6,864	-	1,751	-	8,745	8,745
24.50	2,580	14,502	-	-	2,081	-	15,138	-	606	-	17,826	17,826
24.75	113	17,986	-	-	-	-	6,509	7	1,673	-	8,190	8,190
25.00 & above	66,269	258,388	-	-	57	934	184,953	-	28,996	-	214,940	214,940
Total	2,160,305	2,640,832	-	102,308	640,735	36,028	1,320,266	1,564	288,685	715	2,390,301	2,390,301

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Mar-23	Dec-23	Mar-24 P									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	433,712	607,453	-	405	39,883	7,714	525,988	1,264	37,728	4	612,986	612,986
01.00*	8,219	10,651	-	111	-	226	6,245	795	2,366	-	9,742	9,742
02.00*	168,478	165,096	-	-	-	996	155,819	449	9,440	2	166,705	166,705
03.00*	312,160	326,362	-	-	-	-	260,384	770	60,175	1	321,330	321,330
04.00*	183,184	186,208	-	-	46	4	134,788	229	58,524	2	193,592	193,592
05.00*	230,704	217,472	-	-	186	-	138,657	491	80,299	39	219,674	219,674
06.00*	34,775	58,037	-	24	9,166	222	44,194	39	10,022	-	63,669	63,669
07.00*	68,326	73,532	-	86	56,108	-	58,117	-	27,538	-	141,848	141,848
08.00*	24,235	26,002	-	-	11,118	-	19,441	-	625	-	31,184	31,184
08.25	6,743	1,895	-	43	-	-	1,000	-	1	-	1,044	1,044
08.50	2,910	1,952	-	-	-	-	1,546	-	179	-	1,725	1,725
08.75	4,203	299	-	-	-	-	153	-	9	-	162	162
09.00	17,354	17,422	-	-	-	-	18,025	-	423	51	18,499	18,499
09.25	9,359	622	-	-	-	-	484	-	35	-	519	519
09.50	18,042	2,631	-	-	-	-	16,064	-	156	25	16,245	16,245
09.75	8,954	1,894	-	-	-	-	1,346	-	403	-	1,748	1,748
10.00	97,786	26,033	-	-	-	-	11,860	-	1,642	-	13,502	13,502
10.25	5,225	13,533	-	-	-	-	64	-	302	-	366	366
10.50	2,048	10,912	-	-	-	-	150	-	425	-	574	574
10.75	4,540	758	-	-	-	-	717	-	711	-	1,428	1,428
11.00	149,914	49,116	-	-	-	-	2,559	-	10,496	-	13,056	13,056
11.25	1,810	2,260	-	-	-	-	230	-	480	-	710	710
11.50	7,913	13,937	-	-	46,607	-	1,257	-	2,203	-	50,068	50,068
11.75	2,774	10,051	-	-	-	-	1,396	-	164	-	1,560	1,560
12.00	8,974	5,906	-	-	6,632	-	1,817	-	2,691	-	11,139	11,139
12.25	3,998	11,362	-	-	-	-	188	-	393	-	581	581
12.50	17,292	18,920	-	34	-	-	1,224	-	1,904	-	3,162	3,162
12.75	26,469	23,904	-	-	18,295	-	899	360	1,269	-	20,823	20,823
13.00	45,241	11,881	-	-	20,834	399	4,244	-	6,298	76	31,851	31,851
13.25	17,316	2,856	-	-	-	-	87	-	3,346	-	3,433	3,433
13.50	19,159	25,067	-	-	10,006	-	1,038	-	2,642	-	13,686	13,686
13.75	16,726	3,703	-	-	-	10	350	-	2,883	-	3,243	3,243
14.00	102,053	67,171	-	-	-	-	14,546	-	7,442	-	21,988	21,988
14.25	4,891	1,796	-	-	-	-	674	-	1,059	-	1,732	1,732
14.50	60,748	5,149	-	-	-	-	18	-	2,941	-	2,959	2,959
14.75	18,664	1,866	-	-	8,238	0	497	-	1,129	-	9,864	9,864
15.00	25,733	9,387	-	-	-	3	4,066	-	2,409	-	6,479	6,479
15.25	48,773	3,230	-	-	-	-	569	-	2,763	-	3,331	3,331
15.50	8,863	4,189	-	-	-	-	1,323	-	1,676	-	2,998	2,998
15.75	65,140	72,721	-	35,000	-	39,687	781	-	1,620	-	77,087	77,087
16.00	57,379	18,939	-	-	-	-	1,995	0	2,629	200	4,824	4,824
16.25	116,779	66,694	-	-	8,721	-	36,349	-	15,873	-	60,942	60,942
16.50	250,626	63,243	-	4	35,525	256	25,789	-	2,272	-	63,846	63,846
16.75	127,569	10,276	-	-	-	137	9,708	-	1,806	-	11,652	11,652
17.00	751,353	11,417	-	-	2,731	-	3,089	-	4,682	-	10,501	10,501
17.25	415,787	4,272	-	2	1,652	201	694	-	796	-	3,345	3,345
17.50	216,926	8,238	-	-	-	3	3,805	-	2,639	-	6,447	6,447
17.75	294,309	11,374	-	-	-	1	8,910	28	1,635	-	10,573	10,573
18.00	274,586	33,574	-	-	-	-	9,781	-	3,004	-	12,785	12,785
18.25	212,749	40,559	-	-	-	-	31,327	-	1,984	-	33,311	33,311
18.50	229,425	49,105	-	-	-	-	34,755	-	3,177	-	37,932	37,932
18.75	147,241	43,778	-	-	-	-	29,898	-	4,441	-	34,339	34,339
19.00	173,187	434,699	-	-	-	0	404,079	-	6,555	-	410,634	410,634
19.25	138,962	8,516	-	107	-	-	1,313	9	2,687	-	4,117	4,117
19.50	338,326	3,999	-	196	-	-	1,130	177	3,395	-	4,899	4,899
19.75	169,821	6,884	-	-	-	4	1,783	-	2,611	-	4,398	4,398
20.00	329,946	37,026	-	-	-	882	24,495	-	11,056	-	36,434	36,434
20.25	171,558	5,501	-	53	781	-	2,108	-	1,849	1	4,792	4,792
20.50	246,033	10,502	-	-	-	-	8,538	-	2,436	-	10,974	10,974
20.75	158,635	15,310	-	-	3,041	417	25,067	-	2,106	-	30,630	30,630
21.00	201,339	14,943	-	2	-	405	25,388	-	3,564	-	29,359	29,359
21.25	133,156	72,154	-	20,002	23,657	3,793	87,297	-	1,514	-	136,264	136,264
21.50	127,230	232,819	-	246,424	257,080	34,033	191,925	311	5,655	-	735,428	735,428
21.75	75,202	261,371	-	96,854	57,481	24,540	278,330	49	2,574	-	459,827	459,827
22.00	218,070	289,723	-	3,033	327,708	23,467	368,944	1,115	6,487	-	730,755	730,755
22.25	176,232	354,623	-	1,554	200,392	27,694	431,736	1,507	4,794	-	667,677	667,677
22.50	293,645	516,579	-	1,929	187,148	6,480	445,288	2,628	2,991	-	646,462	646,462
22.75	58,347	469,447	-	2,629	14,050	12,825	274,024	10	3,419	-	306,956	306,956
23.00	144,042	718,025	-	15,257	44,896	3,779	326,713	1,794	7,099	43	399,582	399,582
23.25	30,733	665,752	-	1,962	5,303	1,070	290,016	141	4,773	6	303,270	303,270
23.50	30,223	363,009	-	849	52,877	4,797	189,564	829	5,089	4	254,008	254,008
23.75	21,670	422,935	-	266	52,510	284	114,078	880	7,156	15	175,190	175,190
24.00	35,044	260,040	-	2,333	41,521	2,380	121,633	1	20,305	101	188,274	188,274
24.25	13,315	197,702	-	35	1,082	1,052	70,073	-	6,533	2	78,777	78,777
24.50	17,431	113,975	-	14	18,669	1,797	74,195	-	8,353	6	103,035	103,035
24.75	4,759	101,084	-	-	-	166	23,048	-	7,659	4	30,877	30,877
25.00 & above	229,953	880,251	-	0	1,550	2,047	337,009	120	310,338	5	651,068	651,068
Total	8,924,991	8,911,571	-	429,207	1,565,493	201,772	5,746,679	13,996	832,744	588	8,790,479	8,790,479

*01,00 stands for 00,25 to 01,24

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*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	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

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099																																																																																																																																																																																																																																						
1990	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340

*08.00 stands for 07.25 to 08.24

3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

Conventional Banking

(Million Rupees)

Rate of Interest/Return	Mar-23	Dec-23	Mar-24 P										Total
	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		
00.00	526,473	620,968	-	405	76,266	6,565	530,986	6	27,044	-	641,272	641,272	
01.00*	7,419	7,530	-	111	-	226	3,918	795	1,990	-	7,039	7,039	
02.00*	126,767	109,816	-	-	-	1,018	97,602	449	8,550	-	107,619	107,619	
03.00*	250,751	268,277	-	-	-	-	211,709	94	50,401	-	262,204	262,204	
04.00*	142,347	145,421	-	-	46	4	101,017	227	45,816	-	147,110	147,110	
05.00*	267,336	273,750	-	645	186	-	128,362	3	141,992	-	271,189	271,189	
06.00*	34,823	52,797	-	24	9,166	222	44,362	39	6,474	-	60,288	60,288	
07.00*	34,130	73,844	-	86	56,108	-	69,245	-	16,060	-	141,498	141,498	
08.00*	312,602	29,008	-	-	11,118	7,059	15,410	-	524	-	34,111	34,111	
08.25	3,810	368,369	-	361,331	-	-	1,099	-	1	-	362,431	362,431	
08.50	2,113	1,766	-	-	-	-	1,372	-	22	-	1,394	1,394	
08.75	260	245	-	-	-	-	107	-	7	-	114	114	
09.00	16,792	22,151	-	-	-	-	25,460	-	406	-	25,867	25,867	
09.25	11,152	333	-	-	-	-	291	-	5	-	296	296	
09.50	11,681	215	-	-	-	-	12,216	-	1	-	12,216	12,216	
09.75	4,253	331	-	-	-	-	249	-	68	-	316	316	
10.00	64,959	22,206	-	-	-	-	10,213	-	1,266	-	11,479	11,479	
10.25	3,583	13,241	-	-	-	-	24	-	126	-	150	150	
10.50	1,519	10,653	-	-	-	-	136	-	8	-	144	144	
10.75	34,739	37,725	-	-	38,214	-	601	-	372	-	39,187	39,187	
11.00	90,750	26,511	-	-	-	-	1,646	-	8,564	-	10,211	10,211	
11.25	540	620	-	-	-	-	153	-	237	-	391	391	
11.50	47,212	148,203	-	-	127,073	-	166	-	256	-	127,495	127,495	
11.75	403	8,585	-	-	-	-	258	-	53	-	311	311	
12.00	22,323	26,043	-	-	6,632	-	21,493	-	1,056	-	29,181	29,181	
12.25	1,261	10,744	-	-	-	-	72	-	71	-	143	143	
12.50	14,675	17,111	-	34	-	-	371	-	305	-	710	710	
12.75	20,194	21,742	-	-	18,295	-	2,503	-	9	-	20,806	20,806	
13.00	44,533	20,830	-	-	20,834	399	19,062	-	3,381	-	43,676	43,676	
13.25	77,434	65,194	-	60	64,899	-	238	-	369	-	65,566	65,566	
13.50	14,263	22,707	-	-	10,006	-	504	-	1,684	-	12,194	12,194	
13.75	8,117	64,124	-	-	-	-	276	-	65	-	341	341	
14.00	73,447	57,398	-	-	-	-	7,927	-	4,806	-	12,734	12,734	
14.25	1,220	787	-	-	-	-	449	-	138	-	586	586	
14.50	57,260	2,975	-	-	-	-	52	-	1,412	-	1,464	1,464	
14.75	7,626	8,161	-	-	8,238	-	7,563	-	191	-	15,993	15,993	
15.00	23,838	8,790	-	-	2,518	-	5,259	-	1,404	-	9,181	9,181	
15.25	41,865	30,213	-	10,040	19,993	-	451	-	2,294	-	32,778	32,778	
15.50	8,619	6,174	-	-	-	-	6,137	-	319	-	6,456	6,456	
15.75	27,438	7,446	-	-	-	-	6,663	-	485	-	7,149	7,149	
16.00	67,409	43,414	-	-	18,871	-	8,919	0	1,684	-	29,474	29,474	
16.25	60,467	4,410	-	-	-	-	3,284	-	20	-	3,304	3,304	
16.50	199,542	32,237	-	-	1,500	138	29,103	-	924	-	31,665	31,665	
16.75	56,761	4,938	-	-	998	-	3,091	-	490	-	4,579	4,579	
17.00	415,766	12,250	-	-	877	357	5,182	-	2,740	542	9,697	9,697	
17.25	332,656	41,732	-	2	-	88	39,023	-	216	-	39,329	39,329	
17.50	381,714	212,921	-	45,606	13,745	-	122,991	-	451	-	182,793	182,793	
17.75	255,748	30,633	-	-	-	-	24,493	28	76	-	24,598	24,598	
18.00	310,596	103,931	-	1,778	30,278	-	50,728	-	1,424	-	84,207	84,207	
18.25	176,081	39,426	-	-	-	15	31,539	-	897	-	32,451	32,451	
18.50	210,121	60,828	-	-	-	-	48,009	-	1,512	-	49,520	49,520	
18.75	120,259	27,703	-	-	-	-	19,787	-	482	173	20,441	20,441	
19.00	190,702	354,761	-	-	43,176	4,333	299,194	-	3,052	-	349,756	349,756	
19.25	149,428	20,066	-	107	-	-	15,852	9	584	-	16,553	16,553	
19.50	274,969	1,276	-	196	-	-	1,087	177	423	-	1,884	1,884	
19.75	112,522	2,738	-	-	-	-	693	-	87	-	781	781	
20.00	253,902	19,930	-	-	-	530	11,161	-	7,886	-	19,576	19,576	
20.25	132,631	5,222	-	53	-	-	2,070	-	442	-	2,564	2,564	
20.50	217,497	4,319	-	-	-	-	7,696	-	695	-	8,391	8,391	
20.75	186,644	5,308	-	-	-	417	3,917	-	45	-	4,379	4,379	
21.00	140,509	27,451	-	-	-	405	30,877	316	2,552	-	34,151	34,151	
21.25	93,543	39,840	-	-	22,113	3,606	39,040	-	182	-	64,942	64,942	
21.50	110,928	138,073	-	150,549	134,943	34,024	127,852	311	2,146	-	449,825	449,825	
21.75	49,062	197,891	-	97,592	32,064	22,255	187,435	318	251	-	339,915	339,915	
22.00	204,129	266,385	-	3,041	326,799	22,992	316,553	1,172	3,696	-	674,253	674,253	
22.25	137,960	263,791	-	1,571	92,405	28,417	304,311	1,500	1,963	-	430,166	430,166	
22.50	272,204	297,194	-	9,745	146,113	5,922	333,937	2,748	7,050	-	505,514	505,514	
22.75	40,683	316,952	-	2,799	12,541	13,141	199,663	-	1,826	-	229,969	229,969	
23.00	106,734	561,873	-	14,256	41,216	3,140	232,277	1,794	5,257	-	297,940	297,940	
23.25	24,721	636,364	-	1,950	5,303	1,321	253,900	361	2,548	-	265,382	265,382	
23.50	149,854	447,123	-	1,913	91,826	4,454	155,823	413	126,622	-	381,051	381,051	
23.75	26,037	339,193	-	266	26,356	145	88,730	1,172	5,330	-	121,999	121,999	
24.00	31,842	165,731	-	2,333	37,896	1,874	79,502	168	6,128	-	127,901	127,901	
24.25	10,247	180,546	-	35	1,082	567	61,330	-	4,514	-	67,527	67,527	
24.50	12,792	86,794	-	14	20,750	1,795	64,913	-	4,123	-	91,596	91,596	
24.75	5,803	99,230	-	-	-	150	22,292	7	4,989	-	27,438	27,438	
25.00 & above	254,312	908,159	-	0	-	-	2,965	471,173	7	242,338	-	716,483	716,483
Total	8,217,306	8,613,637	-	706,540	1,570,442	168,544	5,033,049	12,116	773,877	715	8,265,283	8,265,283	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

	Mar-23	Dec-23	Mar-24 P										(villion rupees)
	Domestic Constituents												
					Non-financial Public Sector Enterprises		Private Sector (Business)	Trust Funds and Non-profit Organiza- tions					
Rate of Return	Total	Total	Non-Residents	Government		NBFIs			Personal	Others	Sub Total	Total	
00.00	214,677	258,645	-	-	2,447	3,613	209,430	1,257	13,695	4	230,447	230,447	
01.00*	999	3,674	-	-	-	-	2,764	-	376	-	3,139	3,139	
02.00*	51,397	64,826	-	-	-	-	67,116	-	1,104	2	68,222	68,222	
03.00*	85,465	80,871	-	-	-	-	65,783	675	14,894	1	81,353	81,353	
04.00*	56,471	55,187	-	-	-	-	46,134	2	14,150	2	60,287	60,287	
05.00*	94,452	98,491	-	-	-	-	56,349	488	41,931	39	98,807	98,807	
06.00*	9,819	16,024	-	-	-	-	9,991	-	3,993	-	13,984	13,984	
07.00*	42,677	22,128	-	-	-	-	5,810	-	18,798	-	24,608	24,608	
08.00*	8,773	9,864	-	-	-	-	7,972	-	309	-	8,281	8,281	
08.25	3,089	49	-	43	-	-	-	-	-	-	43	43	
08.50	1,154	467	-	-	-	-	455	-	157	-	612	612	
08.75	3,943	54	-	-	-	-	46	-	3	-	49	49	
09.00	7,311	3,732	-	-	-	-	5,572	-	16	51	5,640	5,640	
09.25	992	296	-	-	-	-	199	-	30	-	228	228	
09.50	6,877	2,418	-	-	-	-	3,848	-	157	25	4,030	4,030	
09.75	4,904	1,566	-	-	-	-	1,100	-	335	-	1,435	1,435	
10.00	40,721	4,374	-	-	-	13	2,160	-	377	-	2,551	2,551	
10.25	1,707	300	-	-	-	-	40	-	176	-	216	216	
10.50	540	272	-	-	-	-	15	-	427	-	442	442	
10.75	3,153	1,251	-	-	935	-	303	-	339	-	1,576	1,576	
11.00	62,493	23,023	-	-	-	-	1,252	-	1,935	-	3,186	3,186	
11.25	1,312	1,640	-	-	-	-	97	-	243	-	340	340	
11.50	4,447	2,483	-	-	46,607	-	1,130	-	1,948	-	49,686	49,686	
11.75	2,377	1,472	-	-	-	-	1,138	-	111	-	1,250	1,250	
12.00	3,168	2,157	-	-	-	-	231	-	1,683	-	1,914	1,914	
12.25	2,880	744	-	-	-	-	132	-	322	-	454	454	
12.50	4,182	1,909	-	-	-	-	867	-	1,600	-	2,467	2,467	
12.75	6,579	3,082	-	46	-	-	691	360	1,260	-	2,357	2,357	
13.00	12,967	3,277	-	-	-	-	310	-	2,938	76	3,323	3,323	
13.25	7,900	2,636	-	-	-	-	33	-	2,977	-	3,010	3,010	
13.50	5,532	2,375	-	-	-	-	537	-	966	-	1,503	1,503	
13.75	9,741	3,483	-	-	-	10	186	-	2,818	-	3,014	3,014	
14.00	43,789	18,851	-	-	-	-	14,056	-	2,642	-	16,698	16,698	
14.25	3,895	1,063	-	-	-	-	244	-	931	-	1,174	1,174	
14.50	3,537	2,255	-	-	-	-	16	-	1,529	-	1,545	1,545	
14.75	17,102	1,651	-	-	-	0	492	-	938	-	1,430	1,430	
15.00	7,952	10,731	-	-	-	3,923	3,965	-	1,005	-	8,894	8,894	
15.25	32,491	652	-	-	-	-	117	-	470	-	587	587	
15.50	5,759	3,863	-	-	-	-	1,288	-	1,357	-	2,645	2,645	
15.75	44,761	71,901	-	35,000	-	39,687	721	-	1,134	-	76,542	76,542	
16.00	20,636	4,741	-	-	-	-	1,928	-	1,050	200	3,178	3,178	
16.25	63,891	66,332	-	-	8,721	-	36,283	-	15,855	-	60,859	60,859	
16.50	97,750	69,913	-	4	44,025	256	24,896	-	1,349	-	70,530	70,530	
16.75	103,305	9,293	-	-	-	137	9,291	-	1,321	-	10,749	10,749	
17.00	409,505	7,237	-	-	2,731	-	2,764	-	2,034	-	7,528	7,528	
17.25	155,035	3,768	-	-	1,652	113	655	-	600	-	3,019	3,019	
17.50	66,735	9,525	-	-	-	3	6,046	-	2,207	-	8,255	8,255	
17.75	96,813	10,638	-	-	-	1	8,414	-	1,569	-	9,984	9,984	
18.00	109,244	11,231	-	-	-	-	5,850	-	1,670	-	7,519	7,519	
18.25	69,765	16,749	-	-	-	-	10,638	-	1,811	-	12,449	12,449	
18.50	57,083	10,760	-	-	-	-	4,848	-	1,894	-	6,742	6,742	
18.75	53,414	17,150	-	-	-	-	11,136	-	3,978	-	15,113	15,113	
19.00	43,871	167,288	-	-	-	600	140,600	-	3,703	-	144,904	144,904	
19.25	32,905	4,284	-	-	-	-	913	-	2,118	-	3,031	3,031	
19.50	89,039	3,164	-	-	-	-	62	-	3,119	-	3,181	3,181	
19.75	70,991	4,877	-	-	-	4	1,119	-	2,525	-	3,647	3,647	
20.00	105,769	24,113	-	-	-	353	19,897	-	3,352	-	23,602	23,602	
20.25	55,309	3,554	-	-	781	-	1,739	-	1,411	1	3,932	3,932	
20.50	41,159	8,084	-	-	-	-	2,554	-	1,774	-	4,328	4,328	
20.75	38,076	10,416	-	-	3,041	-	21,350	-	2,061	-	26,452	26,452	
21.00	89,237	10,937	-	2	-	0	13,977	-	1,678	-	15,658	15,658	
21.25	51,196	55,684	-	35,002	13,989	188	56,873	-	1,332	-	107,384	107,384	
21.50	30,280	115,314	-	114,041	130,058	9	88,185	-	3,518	-	335,811	335,811	
21.75	30,101	73,341	-	26	25,416	2,457	115,751	-	2,337	-	145,988	145,988	
22.00	60,171	96,864	-	92	108,705	6,944	115,651	5	3,088	-	234,485	234,485	
22.25	51,575	130,233	-	14	113,534	386	176,451	7	2,901	-	293,293	293,293	
22.50	58,720	260,498	-	-	63,733	4,967	159,533	-	1,607	-	229,840	229,840	
22.75	22,532	192,287	-	95	1,509	882	106,899	10	1,660	-	111,056	111,056	
23.00	45,219	283,776	-	1,904	8,536	1,009	120,051	7	2,108	43	133,658	133,658	
23.25	12,142	174,807	-	12	-	374	72,383	20	2,534	6	75,329	75,329	
23.50	10,174	131,190	-	0	18,164	478	50,906	500	2,726	4	72,779	72,779	
23.75	6,798	129,343	-	10	28,739	139	38,088	-	2,289	15	69,281	69,281	
24.00	10,684	114,470	-	15	10,856	2,061	50,187	-	14,904	101	78,123	78,123	
24.25	4,707	51,580	-	-	-	615	15,607	-	3,770	2	19,995	19,995	
24.50	7,919	41,833	-	-	-	2	24,419	-	4,837	6	29,264	29,264	
24.75	2,069	24,139	-	-	-	16	7,265	-	4,343	4	11,629	11,629	
25.00 & above	42,010	230,679	-	-	1,607	16	50,788	113	96,996	5	149,525	149,525	
Total	3,237,814	3,363,832	-	186,307	635,787	69,255	2,086,588	3,444	348,102	588	3,330,070	3,330,070	

*01.00 stands for 00.25 to 01.24

61.00 STANDS FOR 60.25 TO

*08.00 stands for 07.25 to 08.24

3.4.6 Advances Distributed by Rate of Return and Gender

All Banks
As on 31st 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		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	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

Loan Tenure	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,167,124	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

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Mar-23				Dec-23				Mar-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	503	503	-	-	984	984	-	-	447	447
2. DOMESTIC CONSTITUENTS	141,071	42,715	188,422	372,208	113,795	31,449	222,799	368,042	104,205	40,059	217,101	361,365
I. GOVERNMENT	17	172	-	189	-	396	-	396	-	363	-	363
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	15,049	720	0	15,768	11,769	258	0	12,027	2,985	269	0	3,254
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	126,005	41,823	188,422	356,250	102,026	30,795	222,799	355,620	101,220	39,427	217,101	357,748
A. Agriculture, forestry and fishing	10	148	449	606	133	92	531	755	55	33	552	640
B. Mining and quarrying	7	1,322	-	1,329	-	1,322	296	1,618	-	2,004	445	2,449
C. Manufacturing	74,556	27,572	171,767	273,896	66,172	23,562	198,058	287,792	67,329	31,194	191,946	290,470
1 - Manufacture of food products	10,536	6,010	8,359	24,905	11,535	6,507	13,581	31,623	11,736	5,059	11,778	28,574
2 - Manufacture of beverages	100	539	6	646	1,306	465	-	1,771	973	465	10	1,448
3 - Manufacture of textiles	38,027	7,475	130,462	175,964	36,223	4,453	152,351	193,026	38,133	6,326	150,166	194,625
4 - Manufacture of wearing apparel	1,023	1,633	23,861	26,516	419	1,528	23,445	25,393	517	1,611	20,351	22,479
5 - Manufacture of leather and related products	-	543	3,208	3,751	21	646	3,494	4,161	21	1,788	4,289	6,098
6 - Manufacture of paper and paper products	51	357	495	903	102	244	244	590	25	406	24	455
7 - Manufacture of coke and refined petroleum products	9,375	5,265	401	15,041	134	1,485	-	1,619	1,114	6,562	-	7,676
8 - Manufacture of chemicals and chemical products	10,332	1,500	453	12,285	8,835	1,619	209	10,663	10,936	2,151	230	13,317
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120	271	107	498	85	178	92	355	92	133	165	389
10 - Manufacture of rubber and plastics products	364	496	288	1,148	-	2,391	1,138	3,529	20	1,177	1,473	2,670
11 - Manufacture of other non-metallic mineral products	53	351	1,222	1,626	20	86	882	988	20	1,808	592	2,420
12 - Manufacture of basic metals	147	649	-	796	131	1,521	283	1,934	235	884	431	1,550
13. Manufacture of fabricated metal products, except machinery and equipment	304	0	-	304	328	28	16	371	180	183	-	363
14 - Manufacture of computer, electronic and optical products	209	-	-	209	39	19	-	58	134	19	66	220
15 - Manufacture of electrical equipment	100	787	76	963	202	809	78	1,089	100	689	78	867
16 - Manufacture of machinery and equipment	15	10	771	796	15	149	301	465	0	64	303	367
17 - Manufacture of motor vehicles, trailers and semi-trailers	620	1,189	595	2,404	360	1,146	8	1,514	361	1,447	233	2,041
18 - Manufacture of furniture	-	7	-	7	10	85	-	95	10	136	-	146
19. Other manufacturing n.e.s	3,180	490	1,463	5,134	6,408	204	1,937	8,549	2,723	284	1,758	4,765
D. Electricity, gas, steam and air conditioning supply	6,014	-	232	6,246	1,311	538	315	2,164	1,489	449	265	2,203
E. Water supply; sewerage, waste management and remediation activities	272	-	-	272	-	361	-	361	-	800	-	800
F. Construction	25	381	38	444	34	83	-	117	-	71	-	71
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	20,139	10,327	15,012	45,478	15,558	2,382	22,180	40,121	14,816	2,505	22,583	39,903
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	98	98	-	0	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	7,921	9,620	3,646	21,186	4,190	1,350	5,747	11,287	4,310	2,118	4,793	11,222
3 - Retail trade, except of motor vehicles and motorcycles	12,218	706	11,335	24,260	11,368	1,031	16,335	28,735	10,505	386	17,758	28,650
H. Transportation and storage	10	1,814	100	1,924	27	1,772	140	1,939	39	1,772	168	1,979
I. Accommodation and food service activities	-	3	-	3	-	115	-	115	0	115	-	115
J. Information and communication	13,432	104	168	13,704	11,398	101	662	12,161	11,187	101	222	11,510
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	22	22
L. Professional, scientific and technical activities	1,996	75	27	2,098	510	324	84	918	223	262	205	689
M. Administrative and support service activities	4,007	75	498	4,579	2,838	138	529	3,506	1,544	84	666	2,295
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,537	-	131	5,668	4,045	-	3	4,048	4,539	32	27	4,597
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	0	-	0	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	141,071	42,715	188,925	372,711	113,795	31,449	223,783	369,026	104,205	40,059	217,548	361,812

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Mar-23				Dec-23				Mar-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	46,420	13,891	10,602	70,913	27,670	3,146	10,493	41,308	28,485	10,742	8,548	47,774
I. GOVERNMENT	17	-	-	17	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	10,305	720	-	11,024	4,460	258	-	4,718	2,985	269	-	3,254
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	36,098	13,172	10,602	59,872	23,210	2,887	10,493	36,590	25,499	10,473	8,548	44,520
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	30,009	6,699	10,273	46,981	19,473	1,428	10,045	30,947	21,803	9,014	7,971	38,788
1 - Manufacture of food products	1,479	-	898	2,377	1,951	-	2	1,953	1,752	-	2	1,754
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	16,473	1,914	7,401	25,788	10,634	293	8,103	19,030	11,018	804	6,657	18,478
4 - Manufacture of wearing apparel	36	-	119	155	84	-	524	608	121	-	501	622
5 - Manufacture of leather and related products	-	362	206	567	10	211	90	311	4	1,323	81	1,408
6 - Manufacture of paper and paper products	-	305	229	533	-	215	244	459	-	215	24	239
7 - Manufacture of coke and refined petroleum products	5,243	3,293	-	8,535	134	133	-	267	1,114	4,459	-	5,573
8 - Manufacture of chemicals and chemical products	6,659	-	-	6,659	6,530	-	-	6,530	7,675	-	-	7,675
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	75	-	75	-	45	-	45	-	45	-	45
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	270	1,107	1,377	-	86	731	817	-	1,722	589	2,311
12 - Manufacture of basic metals	-	0	-	0	-	0	-	0	-	0	-	0
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	-	-	10	10	19	-	29	10	19	-	29
15 - Manufacture of electrical equipment	100	-	31	131	100	-	33	133	100	-	33	133
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	480	-	480	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	-	-	-	-	10	-	-	10	10	-	-	10
19. Other manufacturing n.e.s	10	-	282	292	10	-	318	328	-	-	84	84
D. Electricity, gas, steam and air conditioning supply	959	-	-	959	125	-	-	125	125	-	-	125
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	2,293	5,151	219	7,663	606	138	448	1,192	540	138	550	1,228
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	2,196	5,106	219	7,521	606	93	448	1,147	540	93	550	1,183
3 - Retail trade, except of motor vehicles and motorcycles	97	45	-	142	0	45	-	45	0	45	-	45
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,537	-	-	2,537	2,537	-	-	2,537	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	299	-	-	299	468	-	-	468	494	-	-	494
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	111	111	-	-	-	-	-	-	27	27
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	46,420	13,891	10,602	70,913	27,670	3,146	10,493	41,308	28,485	10,742	8,548	47,774

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23				Dec-23				Mar-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	503	503	-	-	984	984	-	-	447	447
2. DOMESTIC CONSTITUENTS	88,570	28,824	177,755	295,149	71,194	28,303	212,240	311,737	63,856	29,317	208,488	301,661
I. GOVERNMENT	-	172	-	172	-	396	-	396	-	363	-	363
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,744	-	0	4,744	7,309	-	0	7,309	-	-	0	0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	83,826	28,652	177,755	290,232	63,886	27,907	212,240	304,033	63,856	28,954	208,488	301,298
A. Agriculture, forestry and fishing	10	148	449	606	133	92	531	755	55	33	552	640
B. Mining and quarrying	7	-	-	7	-	-	296	296	-	683	445	1,127
C. Manufacturing	38,526	20,873	161,429	220,828	31,830	22,134	187,947	241,912	33,862	22,181	183,910	239,952
1 - Manufacture of food products	5,815	6,010	7,461	19,285	1,876	6,507	13,579	21,962	1,587	5,059	11,776	18,422
2 - Manufacture of beverages	100	539	6	646	100	465	-	565	100	465	10	575
3 - Manufacture of textiles	21,554	5,561	122,996	150,110	25,589	4,160	144,182	173,931	27,115	5,523	143,444	176,082
4 - Manufacture of wearing apparel	987	1,633	23,742	26,361	335	1,528	22,921	24,785	396	1,611	19,850	21,857
5 - Manufacture of leather and related products	-	181	3,002	3,184	11	436	3,404	3,851	17	465	4,208	4,690
6 - Manufacture of paper and paper products	51	53	267	370	102	29	-	131	25	191	-	216
7 - Manufacture of coke and refined petroleum products	4,132	1,973	401	6,506	-	1,352	-	1,352	-	2,103	-	2,103
8 - Manufacture of chemicals and chemical products	3,611	1,500	453	5,564	2,258	1,619	209	4,086	3,219	2,151	230	5,601
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120	196	107	423	85	133	92	310	92	88	165	344
10 - Manufacture of rubber and plastics products	364	496	288	1,148	-	2,391	1,138	3,529	20	1,177	1,473	2,670
11 - Manufacture of other non-metallic mineral products	53	81	115	249	20	-	150	170	20	86	3	109
12 - Manufacture of basic metals	147	648	-	796	131	1,521	283	1,934	235	883	431	1,550
13. Manufacture of fabricated metal products, except machinery and equipment	304	0	-	304	328	28	16	371	180	183	-	363
14 - Manufacture of computer, electronic and optical products	199	-	-	199	29	-	-	29	124	-	66	190
15 - Manufacture of electrical equipment	-	787	45	831	102	809	45	956	-	689	45	734
16 - Manufacture of machinery and equipment	15	10	771	796	15	149	301	465	0	64	303	367
17 - Manufacture of motor vehicles, trailers and semi-trailers	620	709	595	1,924	360	719	8	1,087	361	1,021	233	1,614
18 - Manufacture of furniture	-	7	-	7	-	85	-	85	-	136	-	136
19. Other manufacturing n.e.s	455	490	1,181	2,126	491	204	1,619	2,313	371	284	1,674	2,329
D. Electricity, gas, steam and air conditioning supply	5,055	-	232	5,287	1,186	538	315	2,039	1,364	449	265	2,078
E. Water supply; sewerage, waste management and remediation activities	272	-	-	272	-	361	-	361	-	800	-	800
F. Construction	25	381	38	444	34	83	-	117	-	71	-	71
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,846	5,176	14,794	37,815	14,952	2,245	21,732	38,929	14,276	2,367	22,033	38,676
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	98	98	-	0	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	5,724	4,514	3,427	13,665	3,584	1,258	5,299	10,140	3,770	2,025	4,244	10,039
3 - Retail trade, except of motor vehicles and motorcycles	12,121	662	11,335	24,118	11,368	987	16,335	28,690	10,505	341	17,758	28,605
H. Transportation and storage	10	1,814	100	1,924	27	1,772	140	1,939	39	1,772	168	1,979
I. Accommodation and food service activities	-	3	-	3	-	115	-	115	0	115	-	115
J. Information and communication	10,835	104	168	11,107	8,798	101	662	9,561	8,449	101	222	8,772
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	22	22
L. Professional, scientific and technical activities	1,996	75	27	2,098	510	324	84	918	223	262	205	689
M. Administrative and support service activities	3,707	75	498	4,280	2,370	138	529	3,038	1,051	84	666	1,801
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,537	-	20	5,557	4,045	-	3	4,048	4,539	32	-	4,571
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	0	-	0	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	88,570	28,824	178,257	295,651	71,194	28,303	213,225	312,722	63,856	29,317	208,935	302,108

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Mar-23				Dec-23				Mar-24 P			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	6,081	-	66	6,147	14,931	-	66	14,997	11,865	-	66	11,930
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	6,081	-	66	6,147	14,931	-	66	14,997	11,865	-	66	11,930
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	6,021	-	66	6,087	14,868	-	66	14,934	11,664	-	66	11,729
1 - Manufacture of food products	3,243	-	-	3,243	7,708	-	-	7,708	8,398	-	-	8,398
2 - Manufacture of beverages	-	-	-	-	1,206	-	-	1,206	873	-	-	873
3 - Manufacture of textiles	-	-	66	66	-	-	66	66	-	-	66	66
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemicals and chemical products	62	-	-	62	47	-	-	47	41	-	-	41
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-	-	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-	-	-
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-	-	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	2,716	-	-	2,716	5,907	-	-	5,907	2,352	-	-	2,352
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	60	-	-	60	63	-	-	63	201	-	-	201
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,081	-	66	6,147	14,931	-	66	14,997	11,865	-	66	11,930

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	15,907,263	16,396,787	16,127,163	20,447,891	21,798,293	20,909,607	21,168,422	22,294,028	21,850,661
1) Treasury Bills	3,922,956	4,106,382	3,956,793	5,745,523	6,640,880	5,780,013	5,661,935	6,315,620	5,731,484
2) Pakistan Investment Bonds (PIBs)	11,973,008	12,279,107	12,158,818	14,667,792	15,122,976	15,094,181	15,490,073	15,961,190	16,102,296
a. Fixed Rate	4,171,962	4,353,261	4,217,799	5,025,831	5,288,757	5,070,893	4,844,645	5,108,377	5,008,679
b. Floating Rate	7,801,046	7,925,845	7,941,020	9,641,961	9,834,218	10,023,288	10,645,428	10,852,814	11,093,618
3) Others	11,299	11,299	11,551	34,576	34,437	35,413	16,414	17,217	16,880
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	396,664	267,250	399,197	391,423	278,450	443,223	440,609	322,669	456,908
1) Quoted On The Stock Exchange	191,677	68,147	184,924	198,427	99,617	244,322	232,229	124,346	239,685
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	18,752	12,812	20,958	23,894	18,761	27,088	21,303	15,764	31,426
NFPSEs	25,019	5,599	22,926	27,582	10,829	33,909	26,993	10,062	25,884
Private Sector	119,158	39,807	116,579	123,648	54,732	145,962	106,447	37,837	139,380
2) Unquoted On The Stock Exchange	204,987	199,103	214,273	192,996	178,833	198,901	208,380	198,323	217,224
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	19,391	17,178	21,360	29,494	19,064	30,769	33,953	28,103	36,103
NFPSEs	117,179	117,058	124,495	121,145	121,019	128,311	105,355	105,248	105,355
Private Sector	10,585	8,177	12,582	7,150	4,656	7,116	6,369	4,436	9,380
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	1	5	5	5	5	5	5	5
VIII. TERM FINANCE CERTIFICATES	98,336	100,814	101,631	93,504	95,803	96,287	100,905	103,099	102,023
IX. MUTUAL FUNDS	12,592	10,990	12,598	12,359	11,682	12,392	16,248	12,122	14,008
X. OTHERS	6,334	6,334	6,694	6,918	6,918	7,114	6,876	6,876	7,408
XI. Islamic Banking Products - Investments	3,152,826	3,149,057	3,305,817	4,177,553	4,106,214	4,355,608	4,637,556	4,636,245	4,952,765
a. Government Islamic Securities	2,635,135	2,638,680	2,729,337	3,629,280	3,559,939	3,746,232	4,093,235	4,094,893	4,290,012
1. GOP Ijara Sukuk	2,523,122	2,524,400	2,610,692	3,571,449	3,502,183	3,687,494	4,051,712	4,050,943	4,247,573
a. Variable Rental Rate	1,892,550	1,909,122	1,956,780	2,723,856	2,647,671	2,819,835	2,743,846	2,736,796	2,875,475
b. Fixed Rental Rate	630,572	615,278	653,912	847,592	854,511	867,659	1,307,867	1,314,146	1,372,098
2. Bai Muajjal - Government	23,789	23,789	29,175	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	68,042	68,042	69,288	57,832	57,757	58,738	41,523	43,950	42,439
4. Other	20,181	22,448	20,181	-	-	-	-	-	-
b. Corporate Sukuks	481,879	474,566	539,007	478,138	474,281	538,924	502,414	499,385	614,991
1) Diminishing Musharaka Sukuk	148,201	145,225	153,277	149,125	146,845	153,609	147,975	144,609	155,487
2) Ijarah Sukuk	190,356	187,861	240,539	190,234	187,750	240,558	190,192	187,699	289,688
3) Modaraba Sukuk	10,954	10,954	11,327	8,635	8,667	8,790	12,356	12,366	12,822
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	132,368	130,526	133,864	130,144	131,018	135,967	151,891	154,712	156,993
c. Wakala Placements	-	-	-	1,699	1,699	1,699	1,977	1,977	1,977
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,233	7,233	7,404	8,128	8,128	8,307	8,997	8,997	9,380
h. Other Islamic Mode of Investments	28,580	28,579	30,069	60,308	62,167	60,445	30,933	30,994	36,406
Total	19,574,025	19,931,237	19,953,109	25,129,658	26,297,369	25,824,239	26,370,625	27,375,048	27,383,782

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	5,205,825	5,374,086	5,245,111	5,760,426	6,148,440	5,809,863	5,839,532	6,190,915	5,992,602
1) Treasury Bills	1,071,758	1,148,933	1,105,169	1,234,651	1,492,708	1,261,414	1,029,202	1,243,200	1,086,367
2) Pakistan Investment Bonds (PIBs)	4,134,066	4,225,154	4,139,942	4,525,775	4,655,732	4,548,449	4,810,330	4,947,715	4,906,235
a. Fixed Rate	943,620	991,565	948,931	906,400	969,924	862,269	901,147	964,672	904,270
b. Floating Rate	3,190,446	3,233,589	3,191,011	3,619,375	3,685,808	3,686,181	3,909,184	3,983,043	4,001,965
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	76,410	9,827	79,797	81,598	25,005	93,814	120,347	50,362	93,050
1) Quoted On The Stock Exchange	66,248	5,932	66,345	69,561	17,669	82,126	110,086	47,407	77,706
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,948	624	2,250	2,408	579	1,835	3,164	1,333	5,448
NFPSEs	8,661	720	9,572	9,027	574	12,606	9,352	192	6,183
Private Sector	45,164	3,219	46,893	56,671	16,097	66,015	42,933	1,175	60,597
2) Unquoted On The Stock Exchange	10,162	3,895	13,453	12,037	7,336	11,689	10,261	2,955	15,344
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,709	982	4,073	9,616	6,691	9,302	5,935	2,785	8,005
NFPSEs	119	1	202	185	61	185	108	1	108
Private Sector	4,401	1,520	6,225	2,208	561	2,173	1,784	142	4,797
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	31,767	32,298	31,925	23,511	23,978	23,275	34,023	34,475	31,498
IX. MUTUAL FUNDS	67	68	76	67	68	90	3,486	93	93
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	145,846	143,820	144,685	174,808	175,641	178,159	191,522	192,796	190,867
a. Government Islamic Securities	96,476	96,321	97,682	128,429	128,329	130,701	146,509	146,675	141,902
1. GOP Ijara Sukuk	89,235	89,080	90,298	122,883	122,782	125,051	142,773	142,940	137,992
a. Variable Rental Rate	69,245	69,230	70,186	88,168	88,245	92,684	79,606	79,590	83,417
b. Fixed Rental Rate	19,990	19,850	20,112	34,714	34,537	32,367	63,168	63,350	54,575
2. Bai Muajjal - Government	51	51	63	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	7,190	7,190	7,321	5,547	5,547	5,650	3,736	3,736	3,909
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	27,547	25,676	23,414	19,929	20,862	20,732	23,862	24,970	22,237
1) Diminishing Musharaka Sukuk	5,842	5,842	6,060	4,971	4,971	5,071	4,907	4,907	5,160
2) Ijarah Sukuk	150	150	158	150	150	154	150	150	162
3) Modaraba Sukuk	2,761	2,761	2,822	624	624	627	2,544	2,544	2,644
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	18,794	16,924	14,373	14,184	15,117	14,880	16,261	17,369	14,271
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	21,735	21,735	23,501	26,362	26,362	26,638	21,062	21,062	26,640
Total	5,459,916	5,560,100	5,501,594	6,040,411	6,373,132	6,105,202	6,188,911	6,468,642	6,308,112

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,798,411	10,097,607	9,981,837	13,976,587	14,896,800	14,388,752	14,375,122	15,141,215	14,907,553
1) Treasury Bills	2,045,626	2,129,486	2,048,996	3,811,909	4,407,619	3,819,868	3,691,021	4,123,023	3,706,798
2) Pakistan Investment Bonds (PIBs)	7,741,486	7,956,822	7,921,290	10,130,103	10,454,744	10,533,471	10,667,687	11,000,975	11,183,874
a. Fixed Rate	3,202,795	3,334,846	3,243,190	4,107,516	4,306,333	4,196,364	3,931,443	4,131,204	4,092,221
b. Floating Rate	4,538,691	4,621,975	4,678,100	6,022,587	6,148,410	6,337,107	6,736,244	6,869,771	7,091,653
3) Others	11,299	11,299	11,551	34,576	34,437	35,413	16,414	17,217	16,880
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	320,254	257,423	319,400	309,825	253,445	349,408	320,261	272,307	363,858
1) Quoted On The Stock Exchange	125,429	62,214	118,579	128,866	81,949	162,196	122,143	76,939	161,978
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	15,804	12,188	18,707	21,486	18,182	25,253	18,139	14,431	25,978
NFPSEs	16,358	4,879	13,354	18,555	10,255	21,303	17,641	9,870	19,701
Private Sector	73,994	36,589	69,685	66,978	38,635	79,947	63,514	36,662	78,784
2) Unquoted On The Stock Exchange	194,825	195,209	200,821	180,959	171,497	187,212	198,119	195,369	201,880
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	16,682	16,197	17,288	19,879	12,374	21,467	28,019	25,318	28,098
NFPSEs	117,059	117,057	124,293	120,959	120,958	128,126	105,248	105,247	105,248
Private Sector	6,184	6,656	6,356	4,943	4,095	4,943	4,585	4,294	4,583
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	-	4	4	4	4	4	4	4
VIII. TERM FINANCE CERTIFICATES	66,569	68,516	69,706	69,994	71,826	73,012	66,882	68,625	70,525
IX. MUTUAL FUNDS	12,525	10,923	12,522	12,292	11,614	12,302	12,762	12,029	13,914
X. OTHERS	6,333	6,333	6,694	6,918	6,918	7,114	6,875	6,875	7,408
XI. Islamic Banking Products - Investments	3,006,980	3,005,238	3,161,133	4,002,745	3,930,573	4,177,449	4,446,034	4,443,449	4,761,898
a. Government Islamic Securities	2,538,659	2,542,359	2,631,655	3,500,851	3,431,610	3,615,531	3,946,726	3,948,218	4,148,110
1. GOP Ijara Sukuk	2,433,887	2,435,321	2,520,394	3,448,566	3,379,400	3,562,443	3,908,939	3,908,003	4,109,581
a. Variable Rental Rate	1,823,306	1,839,893	1,886,594	2,635,688	2,559,426	2,727,152	2,664,240	2,657,207	2,792,058
b. Fixed Rental Rate	610,582	595,428	633,800	812,878	819,974	835,292	1,244,699	1,250,796	1,317,522
2. Bai Muajjal - Government	23,738	23,738	29,113	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	60,852	60,852	61,967	52,285	52,210	53,088	37,787	40,215	38,529
4. Other	20,181	22,448	20,181	-	-	-	-	-	-
b. Corporate Sukuks	454,332	448,889	515,594	458,209	453,419	518,192	478,552	474,415	592,753
1) Diminishing Musharaka Sukuk	142,359	139,383	147,217	144,153	141,874	148,538	143,068	139,702	150,327
2) Ijaraha Sukuk	190,206	187,711	240,380	190,084	187,600	240,405	190,042	187,549	289,527
3) Modaraba Sukuk	8,193	8,193	8,505	8,011	8,043	8,163	9,812	9,821	10,178
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	113,574	113,602	119,491	115,961	115,901	121,087	135,630	137,343	142,722
c. Wakala Placements	-	-	-	1,699	1,699	1,699	1,977	1,977	1,977
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,145	7,145	7,316	8,040	8,040	8,219	8,909	8,909	9,292
h. Other Islamic Mode of Investments	6,845	6,845	6,568	33,946	35,805	33,807	9,871	9,931	9,766
Total	13,211,082	13,446,043	13,551,300	18,378,369	19,171,183	19,008,045	19,227,946	19,944,508	20,125,164

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	903,027	925,094	900,215	710,878	753,053	710,991	953,768	961,897	950,506
1) Treasury Bills	805,571	827,963	802,629	698,963	740,553	698,731	941,713	949,397	938,319
2) Pakistan Investment Bonds (PIBs)	97,456	97,131	97,586	11,915	12,500	12,261	12,055	12,500	12,187
a. Fixed Rate	25,547	26,850	25,677	11,915	12,500	12,261	12,055	12,500	12,187
b. Floating Rate	71,909	70,281	71,909	-	-	-	-	-	-
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	903,027	925,094	900,215	710,878	753,053	710,991	953,768	961,897	950,506

5.2 Classification of Investments in

All
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	286,893	727,402	1,007,342	3,965,693	2,254,953	3,282,002	3,066,768	1,027,222
1) Treasury Bills	175,427	725,585	269,060	3,754,516	806,896	-	-	-
2) Pakistan Investment Bonds (PIBs)	103,940	1,817	738,282	211,177	1,438,704	3,282,002	3,066,768	1,027,222
a. Fixed Rate	-	1,817	283,568	10,451	222,863	999,195	635,762	83,235
b. Floating Rate	103,940	-	454,714	200,726	1,215,841	2,282,807	2,431,006	943,987
3) Others	7,527	-	-	-	9,354	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	38,429	3,807	231	43	-	-	-	-
1) Quoted On The Stock Exchange	30,365	3,807	0	23	-	-	-	-
Financial Institutions	3,776	-	-	21	-	-	-	-
NFPSEs	4,979	2,363	-	-	-	-	-	-
Private Sector	15,355	1,231	0	3	-	-	-	-
2) Unquoted On The Stock Exchange	8,064	-	231	19	-	-	-	-
Financial Institutions	7,314	-	150	18	-	-	-	-
NFPSEs	8	-	-	-	-	-	-	-
Private Sector	147	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	2,154	1,029	464	13,549	1,987	8,437	15,271	4,455
IX. MUTUAL FUNDS	2,184	-	-	2	7,055	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	43,637	11,216	18,454	16,467	1,032,444	319,523	325,921	107,143
a. Government Islamic Securities	31,788	8,948	18,454	15,886	1,032,156	259,372	297,664	92,800
1) GOP Ijara Sukuk	6,534	8,948	18,454	15,886	1,032,156	259,372	293,755	92,800
a. Variable Rental Rate	50	29	2,898	11,146	218,410	172,120	202,353	56,143
b. Fixed Rental Rate	6,484	8,920	15,556	4,740	813,746	87,252	91,401	36,658
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	25,254	-	-	-	-	-	3,909	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	2,384	1,040	-	582	38	60,151	19,989	14,343
1) Diminishing Musharaka Sukuk	89	-	-	-	38	43,684	7,025	1,296
2) Ijarah Sukuk	-	-	-	-	-	9,914	6,489	-
3) Modaraba Sukuk	1,899	-	-	-	-	5,028	58	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	1,040	-	582	-	1,525	6,417	13,046
c. Wakala Placements	749	1,228	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,808	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	2,908	-	-	-	251	-	8,268	-
Total	373,302	743,454	1,026,491	3,995,754	3,296,444	3,609,963	3,407,960	1,138,820

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

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

Securities/Shares and Term to Maturity

Banks

Mar, 2024

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
3,030,829	1,911,526	1,245,674	35,797	8,558	-	-	-	21,850,661
-	-	-	-	-	-	-	-	5,731,484
3,030,829	1,911,526	1,245,674	35,797	8,558	-	-	-	16,102,296
729,202	1,509,721	488,760	35,797	8,308	-	-	-	5,008,679
2,301,627	401,805	756,914	-	250	-	-	-	11,093,618
-	-	-	-	-	-	-	-	16,880
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	4,017	116,168	-	1,302	-	32,053	260,553	456,908
-	10	10,259	-	1,298	-	1,717	192,205	239,685
-	-	-	-	750	-	-	26,879	31,426
-	-	2,127	-	-	-	141	16,274	25,884
-	10	7,767	-	-	-	1,576	113,440	139,380
306	4,007	105,909	-	4	-	30,336	68,348	217,224
300	3,129	618	-	-	-	178	24,396	36,103
-	-	105,130	-	-	-	-	218	105,355
6	878	113	-	-	-	3	8,232	9,380
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
8,014	19,264	12,903	529	353	2,713	5,737	5,164	102,023
-	-	2,397	-	-	-	-	2,370	14,008
184	369	2,052	4,803	-	-	-	-	7,408
2,591,118	244,329	220,293	2,779	442	752	11,868	6,378	4,952,765
2,521,381	-	-	-	-	-	11,563	-	4,290,012
2,519,669	-	-	-	-	-	-	-	4,247,573
2,212,327	-	-	-	-	-	-	-	2,875,475
307,341	-	-	-	-	-	-	-	1,372,098
-	-	-	-	-	-	-	-	-
1,713	-	-	-	-	-	11,563	-	42,439
-	-	-	-	-	-	-	-	-
64,589	234,250	212,772	-	354	752	306	3,442	614,991
3,812	7,213	89,969	-	-	102	-	2,258	155,487
162	210,221	62,903	-	-	-	-	-	289,688
2,051	720	1,933	-	-	-	-	1,133	12,822
-	-	-	-	-	-	-	-	-
58,565	16,095	57,967	-	354	650	306	51	156,993
-	-	-	-	-	-	-	-	1,977
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
645	-	2,839	-	88	-	-	-	9,380
4,502	10,080	4,683	2,779	-	-	-	2,936	36,406
5,630,450	2,179,505	1,599,488	43,908	10,656	3,465	49,659	274,465	27,383,782

5.2.1 Classification of Investments in Public Sector As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	137,633	82,195	783,008	761,137	1,136,935	921,790	574,887	646,670
1) Treasury Bills	137,633	80,560	224,800	636,298	7,076	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	1,636	558,208	124,838	1,129,859	921,790	574,887	646,670
a. Fixed Rate	-	1,636	131,153	157	103,452	186,019	186,474	27,698
b. Floating Rate	-	-	427,055	124,681	1,026,407	735,771	388,413	618,972
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	9,214	3,807	-	43	-	-	-	-
1) Quoted On The Stock Exchange	5,737	3,807	-	23	-	-	-	-
Financial Institutions	202	-	-	21	-	-	-	-
NFPSEs	908	2,363	-	-	-	-	-	-
Private Sector	3,784	1,231	-	3	-	-	-	-
2) Unquoted On The Stock Exchange	3,477	-	-	19	-	-	-	-
Financial Institutions	3,439	-	-	18	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	1	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	327	-	-	783	728	1,174	3,084	3,221
IX. MUTUAL FUNDS	92	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	10,307	281	13,116	170	28,165	-
a. Government Islamic Securities	-	-	10,307	-	12,865	-	19,498	-
1) GOP Ijara Sukuk	-	-	10,307	-	12,865	-	15,589	-
a. Variable Rental Rate	-	-	-	-	9,222	-	14,548	-
b. Fixed Rental Rate	-	-	10,307	-	3,643	-	1,041	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	3,909	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	281	-	170	398	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	170	126	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	281	-	-	273	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	251	-	8,268	-
Total	147,267	86,002	793,315	762,246	1,150,778	923,134	606,135	649,891

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

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

Securities/Shares and Term to Maturity

Banks

Mar, 2024

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
547,892	176,749	217,122	-	6,585	-	-	-	5,992,602
-	-	-	-	-	-	-	-	1,086,367
547,892	176,749	217,122	-	6,585	-	-	-	4,906,235
110,450	5,453	145,196	-	6,585	-	-	-	904,270
437,443	171,296	71,926	-	-	-	-	-	4,001,965
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	10	-	-	1,302	-	-	78,675	93,050
-	10	-	-	1,298	-	-	66,830	77,706
-	-	-	-	750	-	-	4,476	5,448
-	-	-	-	-	-	-	2,912	6,183
-	10	-	-	-	-	-	55,569	60,597
-	-	-	-	4	-	-	11,844	15,344
-	-	-	-	-	-	-	4,548	8,005
-	-	-	-	-	-	-	108	108
-	-	-	-	-	-	-	4,795	4,797
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
4,254	6,630	5,983	-	-	-	150	5,164	31,498
-	-	-	-	-	-	-	-	93
-	-	-	-	-	-	-	-	0
100,858	9,363	21,672	2,779	88	-	-	4,069	190,867
99,232	-	-	-	-	-	-	-	141,902
99,232	-	-	-	-	-	-	-	137,992
59,647	-	-	-	-	-	-	-	83,417
39,585	-	-	-	-	-	-	-	54,575
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	3,909
-	-	-	-	-	-	-	-	-
1,111	2,153	16,990	-	-	-	-	1,133	22,237
-	548	4,316	-	-	-	-	-	5,160
162	-	-	-	-	-	-	-	162
-	720	790	-	-	-	-	1,133	2,644
-	-	-	-	-	-	-	-	-
950	885	11,883	-	-	-	-	-	14,271
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
515	7,209	4,683	2,779	-	-	-	2,936	26,640
653,004	192,752	244,777	2,779	7,975	-	150	87,907	6,308,112

5.2.2 Classification of Investments in

Domestic Private

As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	143,896	554,560	221,930	2,362,249	1,118,019	2,355,278	2,487,033	380,552
1) Treasury Bills	32,429	554,379	44,260	2,275,910	799,820	-	-	-
2) Pakistan Investment Bonds (PIBs)	103,940	181	177,671	86,339	308,845	2,355,278	2,487,033	380,552
a. Fixed Rate	-	181	150,011	10,294	119,411	808,241	444,440	55,537
b. Floating Rate	103,940	-	27,659	76,045	189,434	1,547,037	2,042,593	325,015
3) Others	7,527	-	-	-	9,354	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	29,215	-	231	-	-	-	-	-
1) Quoted On The Stock Exchange	24,628	-	0	-	-	-	-	-
Financial Institutions	3,574	-	-	-	-	-	-	-
NFPSEs	4,071	-	-	-	-	-	-	-
Private Sector	11,571	-	0	-	-	-	-	-
2) Unquoted On The Stock Exchange	4,587	-	231	-	-	-	-	-
Financial Institutions	3,875	-	150	-	-	-	-	-
NFPSEs	8	-	-	-	-	-	-	-
Private Sector	146	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,827	1,029	464	12,766	1,259	7,263	12,187	1,234
IX. MUTUAL FUNDS	2,093	-	-	-	7,055	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	43,637	11,216	8,147	16,186	1,019,328	319,353	297,756	107,143
a. Government Islamic Securities	31,788	8,948	8,147	15,886	1,019,291	259,372	278,166	92,800
1) GOP Ijara Sukuk	6,534	8,948	8,147	15,886	1,019,291	259,372	278,166	92,800
a. Variable Rental Rate	50	29	2,898	11,146	209,188	172,120	187,805	56,143
b. Fixed Rental Rate	6,484	8,920	5,249	4,740	810,102	87,252	90,361	36,658
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	25,254	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	2,384	1,040	-	301	38	59,981	19,590	14,343
1) Diminishing Musharaka Sukuk	89	-	-	-	38	43,514	6,900	1,296
2) Ijarah Sukuk	-	-	-	-	-	9,914	6,489	-
3) Modaraba Sukuk	1,899	-	-	-	-	5,028	58	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	1,040	-	301	-	1,525	6,144	13,046
c. Wakala Placements	749	1,228	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,808	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	2,908	-	-	-	-	-	-	-
Total	220,670	566,805	230,773	2,391,201	2,145,665	2,681,894	2,796,976	488,929

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

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

Securities/Shares and Term to Maturity

Banks

Mar, 2024

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
2,482,936	1,734,777	1,028,552	35,797	1,974	-	-	-	14,907,553
-	-	-	-	-	-	-	-	3,706,798
2,482,936	1,734,777	1,028,552	35,797	1,974	-	-	-	11,183,874
618,752	1,504,268	343,564	35,797	1,724	-	-	-	4,092,221
1,864,184	230,509	684,988	-	250	-	-	-	7,091,653
-	-	-	-	-	-	-	-	16,880
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	4,007	116,168	-	-	-	32,053	181,879	363,858
-	-	10,259	-	-	-	1,717	125,375	161,978
-	-	-	-	-	-	-	22,404	25,978
-	-	2,127	-	-	-	141	13,362	19,701
-	-	7,767	-	-	-	1,576	57,871	78,784
306	4,007	105,909	-	-	-	30,336	56,504	201,880
300	3,129	618	-	-	-	178	19,849	28,098
-	-	105,130	-	-	-	-	110	105,248
6	878	113	-	-	-	3	3,437	4,583
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
3,759	12,633	6,920	529	353	2,713	5,587	-	70,525
-	-	2,397	-	-	-	-	2,370	13,914
184	369	2,052	4,803	-	-	-	-	7,408
2,490,260	234,967	198,621	-	354	752	11,868	2,309	4,761,898
2,422,150	-	-	-	-	-	11,563	-	4,148,110
2,420,437	-	-	-	-	-	-	-	4,109,581
2,152,680	-	-	-	-	-	-	-	2,792,058
267,756	-	-	-	-	-	-	-	1,317,522
-	-	-	-	-	-	-	-	-
1,713	-	-	-	-	-	11,563	-	38,529
-	-	-	-	-	-	-	-	-
63,478	232,096	195,782	-	354	752	306	2,309	592,753
3,812	6,665	85,653	-	-	102	-	2,258	150,327
-	210,221	62,903	-	-	-	-	-	289,527
2,051	-	1,142	-	-	-	-	-	10,178
-	-	-	-	-	-	-	-	-
57,615	15,210	46,084	-	354	650	306	51	142,722
-	-	-	-	-	-	-	-	1,977
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
645	-	2,839	-	-	-	-	-	9,292
3,987	2,871	-	-	-	-	-	-	9,766
4,977,446	1,986,753	1,354,711	41,129	2,681	3,465	49,509	186,557	20,125,164

5.2.3 Classification of Investments in

Foreign
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	5,365	90,647	2,404	842,308	-	4,935	4,849	-
1) Treasury Bills	5,365	90,647	-	842,308	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	2,404	-	-	4,935	4,849	-
a. Fixed Rate	-	-	2,404	-	-	4,935	4,849	-
b. Floating Rate	-	-	-	-	-	-	-	-
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	5,365	90,647	2,404	842,308	-	4,935	4,849	-

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

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

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For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
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Regional Advances and Deposits

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

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	40	680	719	57	716	772	63	718	781
	Govt.	110	3,415	3,525	101	3,865	3,966	106	3,806	3,912
	NFPSEs	24	1,226	1,251	34	1,509	1,543	38	1,578	1,615
	NBFCs & Fin Aux.	1	851	853	2	1,204	1,206	18	1,196	1,214
	Private Sector	283	4,789	5,072	484	5,731	6,215	461	5,701	6,162
	Trust Fund	6	584	591	13	669	683	13	689	702
	Personal	1,633	9,158	10,790	2,045	10,791	12,836	2,084	11,093	13,177
	Others	11	37	48	17	61	77	16	55	71
	Total	2,109	20,740	22,849	2,753	24,545	27,298	2,798	24,836	27,634
Punjab	Foreign	30	242	272	43	273	316	48	276	324
	Govt.	44	1,386	1,430	29	1,494	1,522	27	1,513	1,540
	NFPSEs	21	687	707	5	768	774	7	795	802
	NBFCs & Fin Aux.	0	114	114	0	175	175	0	172	172
	Private Sector	159	1,833	1,992	295	2,293	2,587	283	2,250	2,533
	Trust Fund	3	209	211	6	265	271	6	264	271
	Personal	947	4,670	5,617	1,162	5,572	6,733	1,190	5,670	6,860
	Others	2	10	12	1	26	27	1	24	25
	Total	1,205	9,150	10,355	1,541	10,865	12,406	1,563	10,964	12,527
Sindh	Foreign	2	325	327	2	322	324	2	318	321
	Govt.	15	728	743	17	907	925	17	854	871
	NFPSEs	2	248	249	9	316	325	6	357	364
	NBFCs & Fin Aux.	0	665	665	0	975	975	0	957	957
	Private Sector	58	2,186	2,244	79	2,400	2,479	77	2,442	2,518
	Trust Fund	1	275	276	2	264	267	2	278	280
	Personal	136	2,691	2,827	208	3,087	3,295	201	3,264	3,466
	Others	0	4	4	0	6	7	0	3	3
	Total	214	7,122	7,337	317	8,278	8,596	306	8,474	8,780
Khyber Pakhtunkhwa	Foreign	4	18	21	5	19	24	5	19	24
	Govt.	22	311	333	24	339	363	30	349	379
	NFPSEs	1	42	42	0	20	20	0	18	18
	NBFCs & Fin Aux.	0	31	31	0	3	3	16	3	19
	Private Sector	39	119	158	65	168	233	58	161	220
	Trust Fund	1	20	21	2	23	25	1	30	32
	Personal	289	653	942	357	793	1,150	366	787	1,153
	Others	2	16	18	2	16	17	2	16	18
	Total	357	1,210	1,567	455	1,381	1,835	479	1,383	1,862

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

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	2	2	0	1	1	0	1	1
	Govt.	17	131	149	20	169	189	20	172	192
	NFPSEs	0	17	18	1	17	18	1	16	16
	NBFCs & Fin Aux.	-	1	1	0	7	7	0	0	0
	Private Sector	14	58	73	22	80	101	20	75	95
	Trust Fund	0	5	5	0	6	6	0	8	8
	Personal	57	175	232	74	212	286	77	216	293
	Others	7	1	8	13	1	14	13	1	14
	Total	97	390	487	130	493	623	131	489	620
Islamabad	Foreign	0	83	83	0	84	85	0	87	88
	Govt.	2	822	824	3	911	914	3	874	877
	NFPSEs	0	228	228	0	380	380	0	383	383
	NBFCs & Fin Aux.	-	28	28	-	34	34	-	54	54
	Private Sector	2	565	567	4	743	747	3	726	730
	Trust Fund	0	74	75	0	107	108	0	105	105
	Personal	16	693	710	20	792	812	21	816	837
	Others	0	6	6	0	12	12	0	12	12
	Total	21	2,500	2,520	28	3,063	3,091	28	3,057	3,085
Gilgit-Baltistan	Foreign	0	0	0	0	0	1	0	0	1
	Govt.	9	12	20	7	21	27	8	21	28
	NFPSEs	1	4	5	0	7	7	0	7	7
	NBFCs & Fin Aux.	1	7	8	1	4	5	1	5	6
	Private Sector	3	6	9	5	10	15	5	9	14
	Trust Fund	0	0	1	1	1	2	1	1	2
	Personal	15	37	52	22	43	65	23	42	65
	Others	0	0	0	0	0	0	0	0	0
	Total	29	67	96	36	85	121	38	84	122
AJK	Foreign	4	10	14	6	15	21	7	16	22
	Govt.	2	24	26	1	25	26	1	23	24
	NFPSEs	0	1	1	19	1	20	23	2	25
	NBFCs & Fin Aux.	0	5	6	0	7	7	0	5	6
	Private Sector	7	21	28	15	37	52	15	38	52
	Trust Fund	0	1	1	1	3	4	1	4	5
	Personal	173	238	410	202	292	494	206	298	504
	Others	0	0	0	0	0	0	0	0	0
	Total	186	300	486	245	379	625	253	386	638

Notes:

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

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

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	0	0	-	-	-
	Govt.	30	1,406	1,436	8	1,457	1,464	2	891	893
	NFPSEs	-	1,507	1,507	-	1,814	1,814	-	2,206	2,206
	NBFCs & Fin Aux.	0	341	341	0	299	299	0	238	238
	Private Sector	296	6,730	7,025	313	6,950	7,262	298	6,822	7,120
	Trust Fund	-	15	15	0	16	16	0	16	16
	Personal	80	1,049	1,129	79	1,041	1,120	81	1,041	1,122
	Others	2	1	3	1	1	1	1	1	1
	Total	407	11,048	11,455	400	11,577	11,977	382	11,214	11,595
Punjab	Foreign	-	-	-	-	0	0	-	-	-
	Govt.	-	726	726	-	653	653	-	354	354
	NFPSEs	-	444	444	-	581	581	-	854	854
	NBFCs & Fin Aux.	-	36	36	-	41	41	-	40	40
	Private Sector	194	2,885	3,079	203	3,002	3,205	197	3,018	3,215
	Trust Fund	-	5	5	0	6	6	0	7	7
	Personal	36	336	372	33	340	373	35	340	375
	Others	1	0	2	1	0	1	1	0	1
	Total	231	4,433	4,664	236	4,623	4,859	232	4,612	4,845
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	30	349	379	8	392	399	2	168	170
	NFPSEs	-	718	718	-	877	877	-	1,031	1,031
	NBFCs & Fin Aux.	0	187	187	0	211	211	0	160	160
	Private Sector	37	2,922	2,959	47	3,092	3,139	39	3,001	3,040
	Trust Fund	-	5	5	-	4	4	-	4	4
	Personal	27	600	627	29	607	636	29	606	635
	Others	-	1	1	-	1	1	-	1	1
	Total	94	4,782	4,876	83	5,183	5,267	70	4,970	5,040
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	22	22	-	0	0	-	0	0
	NFPSEs	-	59	59	-	28	28	-	28	28
	NBFCs & Fin Aux.	-	1	1	-	0	0	-	0	0
	Private Sector	55	181	237	52	70	122	52	67	118
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	8	70	77	7	51	58	7	51	58
	Others	-	-	-	-	-	-	-	-	-
	Total	63	334	397	59	150	208	58	146	204

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

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2	2	-	2	2	-	2	2
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	5	5	10	5	6	11	5	5	10
	Trust Fund	-	0	0	-	0	0	-	-	-
	Personal	7	5	12	8	5	13	8	5	13
	Others	0	-	0	-	-	0	0	-	0
	Total	12	13	25	13	13	27	13	13	25
Islamabad	Foreign	-	0	0	-	-	-	-	-	-
	Govt.	-	307	307	-	410	410	-	368	368
	NFPSEs	-	285	285	-	327	327	-	293	293
	NBFCs & Fin Aux.	-	117	117	-	46	46	-	38	38
	Private Sector	0	710	710	1	756	757	0	708	709
	Trust Fund	-	4	4	-	5	5	-	5	5
	Personal	0	32	33	0	32	33	0	32	32
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,455	1,456	1	1,577	1,578	1	1,444	1,445
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2	3	5	3	3	6	3	3	7
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	2	1	1	2	1	1	2
	Others	-	-	-	-	-	-	-	-	-
	Total	3	4	7	4	4	8	4	5	9
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2	23	25	1	22	23	1	20	21
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	5	6	2	5	7	2	5	6
	Others	-	-	-	-	-	-	-	-	-
	Total	4	27	31	3	27	30	3	24	27

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

Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks

7.1 Province/Region-wise Disbursement and Utilization

(Billion Rs.)

Period	Province/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursemen t	Amount	% of Regional Disburseme nt		Amount	%age	
Jan-Mar 2024P	Punjab	4,961.90	41.72	4,762.04	95.97	199.86	4.03	427.92	5,189.96	43.64	104.60
	Sindh	5,516.69	46.38	5,078.04	92.05	438.65	7.95	127.40	5,205.44	43.77	94.36
	KPK	87.27	0.73	83.98	96.22	3.29	3.78	38.38	122.36	1.03	140.21
	Balochistan	9.88	0.08	9.66	97.77	0.22	2.23	84.48	94.14	0.79	953.20
	Islamabad	1,303.69	10.96	1,168.36	89.62	135.33	10.38	98.09	1,266.46	10.64	97.14
	Gilgit-Baltistan	4.09	0.03	4.03	98.65	0.06	1.35	0.06	4.09	0.03	100.09
	AJK	10.28	0.09	10.28	100.00	..	-	1.08	11.36	0.10	110.46
Total		11,893.80	100.00	11,116.39	93.46	777.41	6.54	777.41	11,893.80	100.00	
Oct-Dec 2023	Punjab	5,090.45	40.76	4,785.38	94.01	305.07	5.99	422.87	5,208.25	41.70	102.31
	Sindh	5,893.59	47.19	5,419.95	91.96	473.64	8.04	194.00	5,613.95	44.95	95.26
	KPK	71.23	0.57	66.98	94.03	4.25	5.97	51.19	118.17	0.95	165.89
	Balochistan	9.91	0.08	9.67	97.61	0.24	2.39	106.41	116.09	0.93	1,171.30
	Islamabad	1,409.31	11.28	1,275.82	90.53	133.48	9.47	138.11	1,413.93	11.32	100.33
	Gilgit-Baltistan	4.75	0.04	4.70	98.92	0.05	1.08	2.17	6.87	0.06	144.56
	AJK	9.79	0.08	9.77	99.78	0.02	0.22	2.01	11.79	0.09	120.34
Total		12,489.04	100.00	11,572.28	92.66	916.76	7.34	916.76	12,489.04	100.00	
Jan-Mar 2023	Punjab	4,538.85	36.03	4,364.15	96.15	174.69	3.85	207.12	4,571.27	36.29	100.71
	Sindh	6,532.93	51.87	6,392.25	97.85	140.68	2.15	159.76	6,552.01	52.02	100.29
	KPK	83.30	0.66	81.81	98.21	1.49	1.79	65.69	147.50	1.17	177.08
	Balochistan	9.67	0.08	9.47	97.88	0.21	2.12	49.97	59.44	0.47	614.37
	Islamabad	1,417.33	11.25	1,226.79	86.56	190.55	13.44	19.62	1,246.40	9.90	87.94
	Gilgit-Baltistan	4.70	0.04	4.67	99.49	0.02	0.51	0.58	5.26	0.04	111.89
	AJK	9.13	0.07	9.11	99.84	0.01	0.16	4.92	14.03	0.11	153.67
Total		12,595.90	100.00	12,088.25	95.97	507.65	4.03	507.65	12,595.90	100.00	

Notes:

1. Totals may differ due to rounding off.

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

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

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

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

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

(Billion Rs.)

Place of Disbursement	Place of Utilization	Jan-Mar 2024 ^P		Oct-Dec 2023		Jan-Mar 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,762.04	95.97	4,785.38	94.01	4,364.15	96.15
	Sindh	107.80	2.17	179.43	3.52	142.54	3.14
	KPK	5.60	0.11	15.54	0.31	9.85	0.22
	Balochistan	0.41	0.01	0.02	-	0.33	0.01
	Islamabad	85.25	1.72	108.68	2.13	18.60	0.41
	Gilgit-Baltistan	0.03	-	0.13	-	0.08	-
	AJK	0.78	0.02	1.27	0.02	3.28	0.07
Punjab Total		4,961.90	100.00	5,090.45	100.00	4,538.85	100.00
Sindh	Punjab	330.50	5.99	316.76	5.37	57.60	0.88
	Sindh	5,078.04	92.05	5,419.95	91.96	6,392.25	97.85
	KPK	12.79	0.23	20.35	0.35	31.02	0.47
	Balochistan	83.82	1.52	106.37	1.80	49.62	0.76
	Islamabad	11.27	0.20	27.39	0.46	0.36	0.01
	Gilgit-Baltistan	0.01	-	2.03	0.03	0.49	0.01
	AJK	0.26	-	0.74	0.01	1.60	0.02
Sindh Total		5,516.69	100.00	5,893.59	100.00	6,532.93	100.00
KPK	Punjab	0.10	0.12	0.05	0.07	0.16	0.20
	Sindh	1.66	1.91	2.17	3.05	0.68	0.81
	KPK	83.98	96.22	66.98	94.03	81.81	98.21
	Balochistan	-	-	0.01	0.01	-	-
	Islamabad	1.53	1.75	2.02	2.83	0.64	0.76
	Gilgit-Baltistan	-	-	..	-	-	-
	AJK	-	-	-	-	0.01	0.01
KPK Total		87.27	100.00	71.23	100.00	83.30	100.00
Balochistan	Punjab	-	-	..	0.02	..	-
	Sindh	0.22	2.23	0.23	2.37	0.20	2.12
	KPK	-	-	-	-	..	0.01
	Balochistan	9.66	97.77	9.67	97.61	9.47	97.88
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.88	100.00	9.91	100.00	9.67	100.00
Islamabad	Punjab	97.31	7.46	106.03	7.52	149.33	10.54
	Sindh	17.72	1.36	12.16	0.86	16.34	1.15
	KPK	19.99	1.53	15.28	1.08	24.82	1.75
	Balochistan	0.25	0.02	..	-	0.02	-
	Islamabad	1,168.36	89.62	1,275.82	90.53	1,226.79	86.56
	Gilgit-Baltistan	0.01	-	..	-	0.01	-
	AJK	0.04	-	..	-	0.02	-
Islamabad Total		1,303.69	100.00	1,409.31	100.00	1,417.33	100.00
Gilgit-Baltistan	Punjab	..	-	..	0.06	..	0.09
	Sindh	-	-	..	0.02	-	-
	KPK	0.01	0.14	0.01	0.28	..	-
	Balochistan	0.01	0.15	0.01	0.16	..	0.01
	Islamabad	0.04	1.05	0.03	0.56	0.02	0.41
	Gilgit-Baltistan	4.03	98.65	4.70	98.92	4.67	99.49
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.09	100.00	4.75	100.00	4.70	100.00
AJK	Punjab	-	-	0.02	0.17	0.01	0.11
	Sindh	-	-	-	-	..	-
	KPK	-	-	..	0.01	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	..	-	..	0.04	..	0.04
	Gilgit-Baltistan	-	-	..	-	-	-
	AJK	10.28	100.00	9.77	99.78	9.11	99.84
AJK Total		10.28	100.00	9.79	100.00	9.13	100.00
Grand Total		11,893.80	-	12,489.04	-	12,595.90	-

Notes:

1. Totals may differ due to rounding off.

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

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

(Billion Rs.)

Place of Utilization	Place of Disbursement	Jan-Mar 2024 ^P		Oct-Dec 2023		Jan-Mar 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,762.04	91.75	4,785.38	91.88	4,364.15	95.47
	Sindh	330.50	6.37	316.76	6.08	57.60	1.26
	KPK	0.10	-	0.05	-	0.16	-
	Balochistan	-	-	..	-	..	-
	Islamabad	97.31	1.88	106.03	2.04	149.33	3.27
	Gilgit-Baltistan	..	-	..	-	..	-
	AJK	-	-	0.02	-	0.01	-
Punjab Total		5,189.96	100.00	5,208.25	100.00	4,571.27	100.00
Sindh	Punjab	107.80	2.07	179.43	3.20	142.54	2.18
	Sindh	5,078.04	97.55	5,419.95	96.54	6,392.25	97.56
	KPK	1.66	0.03	2.17	0.04	0.68	0.01
	Balochistan	0.22	-	0.23	-	0.20	-
	Islamabad	17.72	0.34	12.16	0.22	16.34	0.25
	Gilgit-Baltistan	-	-	..	-	-	-
	AJK	-	-	-	-	..	-
Sindh Total		5,205.44	100.00	5,613.95	100.00	6,552.01	100.00
KPK	Punjab	5.60	4.57	15.54	13.15	9.85	6.68
	Sindh	12.79	10.45	20.35	17.22	31.02	21.03
	KPK	83.98	68.63	66.98	56.68	81.81	55.46
	Balochistan	-	-	-	-	..	-
	Islamabad	19.99	16.34	15.28	12.93	24.82	16.83
	Gilgit-Baltistan	0.01	-	0.01	0.01	..	-
	AJK	-	-	..	-	..	-
KPK Total		122.36	100.000	118.17	100.000	147.50	100.000
Balochistan	Punjab	0.41	0.44	0.02	0.02	0.33	0.55
	Sindh	83.82	89.04	106.37	91.63	49.62	83.48
	KPK	-	-	0.01	0.01	-	-
	Balochistan	9.66	10.26	9.67	8.33	9.47	15.93
	Islamabad	0.25	0.27	..	-	0.02	0.03
	Gilgit-Baltistan	0.01	0.01	0.01	0.01	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		94.14	100.00	116.09	100.00	59.44	100.00
Islamabad	Punjab	85.25	6.73	108.68	7.69	18.60	1.49
	Sindh	11.27	0.89	27.39	1.94	0.36	0.03
	KPK	1.53	0.12	2.02	0.14	0.64	0.05
	Balochistan	-	-	-	-	-	-
	Islamabad	1,168.36	92.25	1,275.82	90.23	1,226.79	98.43
	Gilgit-Baltistan	0.04	-	0.03	-	0.02	-
	AJK	..	-	..	-	..	-
Islamabad Total		1,266.46	100.00	1,413.93	100.00	1,246.40	100.00
Gilgit-Baltistan	Punjab	0.03	0.79	0.13	1.94	0.08	1.59
	Sindh	0.01	0.29	2.03	29.55	0.49	9.24
	KPK	-	-	..	0.01	-	-
	Balochistan	-	-	..	-	-	-
	Islamabad	0.01	0.36	..	0.06	0.01	0.25
	Gilgit-Baltistan	4.03	98.56	4.70	68.43	4.67	88.92
	AJK	-	-	..	-	-	-
Gilgit-Baltistan Total		4.09	100.00	6.87	100.00	5.26	100.00
AJK	Punjab	0.78	6.86	1.27	10.73	3.28	23.38
	Sindh	0.26	2.26	0.74	6.32	1.60	11.43
	KPK	-	-	-	-	0.01	0.07
	Balochistan	-	-	-	-	-	-
	Islamabad	0.04	0.35	..	0.03	0.02	0.15
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	10.28	90.53	9.77	82.91	9.11	64.97
AJK Total		11.36	100.00	11.79	100.00	14.03	100.00
Grand Total		11,893.80	-	12,489.04	-	12,595.90	-

Notes:

1. Totals may differ due to rounding off.

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

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Assets	782,369,086	844,817,403	882,279,298
I. Currency and Deposits	72,280,580	85,759,544	88,585,317
1. Currency	8,203,797	11,097,506	10,168,463
2. Transferable Deposits	43,467,309	68,245,593	60,318,184
3. Restricted/ compulsory deposits	789,601	372,001	403,610
4 Other Deposits	19,819,873	6,044,445	17,695,060
II. Securities (other than shares)	170,299,743	164,016,631	171,693,347
1. Short-term	81,658,791	96,415,332	96,962,832
2. Long-term	88,640,951	67,601,299	74,730,515
III. Loans extended (Advances)¹	442,066,477	492,120,518	506,502,409
1. Short-term	285,114,203	327,409,346	341,034,022
A) Money at call	5,681,760	1,474,522	6,282,770
B) Reverse Repo	997,319	15,307,713	13,758,521
C) Bills purchased and discounted	-	-	174,008
D) Other short-term loans	278,435,124	310,627,111	320,818,724
2. Long-term	156,952,275	164,711,172	165,468,387
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	207,157	134,682	147,788
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	45,094,773	43,851,665	53,608,216
1. Trade credit and advances	24,119	12,972	33,646
2. Others	45,070,654	43,838,693	53,574,570
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	70	16,081	67,156
D) Miscellaneous assets residents sector	45,070,584	43,822,612	53,507,414
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	52,420,355	58,934,363	61,742,221
1. Produced assets	51,359,306	57,037,461	58,791,704
A) Tangible fixed assets	41,019,644	45,670,897	46,965,283
a) Dwellings	2,482,346	1,905,390	2,786,767
i) Building on freehold land	-	-	-
ii) Building on leasehold land	2,482,346	1,905,390	2,786,767
b) Other buildings and structures	8,215,761	9,570,777	10,680,468
i) Building on freehold land	-	918,060	918,060
ii) Building on leasehold land	8,215,761	8,652,717	9,762,408
c) Machinery and equipment	22,422,806	26,727,243	25,950,705
i) Transport equipment	1,708,309	1,871,115	1,809,039
ii) Furniture & Fixtures	3,899,840	3,774,176	2,886,537
iii) Office equipment	11,198,239	13,848,417	14,028,051
iv) Other machinery & equipment	5,616,418	7,233,536	7,227,078
d) Other tangible fixed assets n.e.s	7,898,732	7,467,487	7,547,343
B) Intangible fixed assets	10,339,662	11,366,563	11,826,421
a) Computer software	9,166,582	10,020,088	10,349,099
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,173,080	1,346,475	1,477,322
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,061,049	1,639,005	1,633,058
A) Tangible non-produced assets	1,037,053	1,616,746	1,610,799
a) Land	(103,746)	343,470	90,050
i) Land underlying Buildings and structures	(103,746)	343,470	90,050
1. Freehold land	(103,746)	343,470	90,050
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,140,799	1,273,276	1,520,749
B) Intangible non-produced assets	23,996	22,259	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	23,996	22,259	22,259
3. Capital work in progress	-	257,897	1,317,459

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Liabilities	782,369,086	844,817,403	882,279,298
I. Deposits²	494,605,883	607,812,557	649,516,683
1. Transferable Deposits	309,369,015	359,038,429	383,272,902
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	185,236,868	248,774,128	266,243,781
II. Securities (other than shares bonds/ debentures etc.)	8,998,592	8,672,778	8,408,728
1. Short-term	-	-	-
2. Long-term	8,998,592	8,672,778	8,408,728
III. Loans (Borrowings)	125,252,068	64,991,158	55,567,638
1. Short-term	15,607,574	8,607,891	12,436,712
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	6,767,175	-	1,481,159
C) Other short-term borrowings	8,840,399	8,607,891	10,955,553
2. Long-term borrowings	109,644,494	56,383,267	43,130,926
IV. Financial Derivatives	-	-	-
V. Other accounts payable	110,736,873	125,957,267	139,480,721
1. Provision for losses	28,563,424	33,577,094	41,206,404
A) Provision for loan losses-Specific	23,546,122	32,573,009	37,364,863
B) Provision for loan losses-General	5,017,302	1,004,085	3,841,541
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	28,121,928	32,567,363	33,835,537
3. Other accounts payable to other resident Sectors	54,051,521	59,812,810	64,438,781
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	244,717	171,280	165,758
D) Miscellaneous liability items	53,806,804	59,641,530	64,273,023
a) Suspense account	-	676	-
b) Provision for expected costs	1,517,509	1,922,807	1,827,545
c) Deferred tax liabilities	-	-	-
d) Accrued wages	224,636	434,134	87,112
e) Accrued rent	327	293	(171)
f) Accrued taxes	922,682	564,767	741,662
g) Other miscellaneous liability items	51,141,650	56,718,853	61,616,875
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	42,775,669	37,383,643	29,305,527
1. Quoted	13,003,447	13,003,447	13,003,447
2. Non quoted	24,957,136	26,959,107	26,959,107
3. Investment fund shares	-	-	-
4. Retained earnings	(48,208,803)	(52,133,190)	(63,300,685)
5. Current year result	117,609	(8,128,265)	(5,378,444)
6. General and special reserve	53,493,587	57,375,180	57,858,272
7. Valuation adjustments	(587,307)	307,364	163,830

Notes:

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

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

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	48,100,004	59,574,956	62,425,397
1. Loans and advances	28,584,133	34,574,417	32,804,624
2. Investments	7,279,609	8,205,017	9,843,195
3. Lendings to financial institutions	153,834	414,074	1,019,959
4. Balances with banks	1,792,539	1,262,282	1,515,733
5. Income from inter-office lending	10,172,170	15,007,713	16,987,621
6. Other	117,719	111,453	254,265
B. Mark-Up/Return/Interest Expensed	31,101,869	40,995,991	45,617,152
1. Deposits	15,638,116	22,365,392	24,842,829
2. Borrowings	4,580,279	2,719,658	2,738,437
3. Subordinated debt	544,060	680,375	692,054
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	164,532	203,464	347,838
6. Expense on inter-office borrowing	10,172,109	15,007,713	16,987,621
7. Other	2,773	19,389	8,373
I. Net Mark-Up/Return/Interest Income (A - B)	16,998,135	18,578,965	16,808,246
C. Non Mark-Up/Return/Interest Income	6,757,153	10,216,636	9,612,903
1. Fee & Commission Income	3,846,355	6,807,999	6,397,604
i. Branch banking customer fees	1,270,035	787,551	680,796
ii. Consumer finance related fees	177,328	1,390,865	1,651,763
iii. Card related fees (debit and credit cards)	88,798	106,015	138,954
iv. Credit related fees	28,311	720,241	631,786
v. Investment banking fee	-	-	-
vi. Commission on trade	192	233	238
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	4,720	6,334	3,872
ix. Commission on remittances including home remittances	(8)	212	208
x. Commission on utility bills	482	432	443
xi. Commission income - Bancassurance	(5,213)	2,622	2,051
xii. Rent on lockers	41	294	308
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,281,669	3,793,200	3,287,186
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(1,481)	2,856	(42,765)
i. Realised	181	1,239	(52,750)
ii. Unrealised - held for trading	(1,662)	1,617	9,985
6. Other Income	2,912,279	3,405,781	3,258,063
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	6,905	37,723	3,019
iii. Loss on termination of lease liability against right of use assets	10,945	61,885	6,142
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	2,894,429	3,306,173	3,248,902
II. Total Income (I + C)	23,755,288	28,795,601	26,421,148

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	20,035,420	26,691,302	27,022,172
1. Operating expenses	19,711,253	26,661,221	26,967,906
i. Total compensation expense	6,007,942	7,415,990	7,099,607
ii. Property expense	4,024,901	5,389,538	5,202,121
a. Rent and taxes	368,804	411,931	237,120
b. Insurance	540,845	589,743	528,045
c. Utilities cost	356,722	601,999	446,910
d. Lease rental	155,686	117,917	14,076
e. Fuel expense generators	150,079	148,639	126,199
f. Security (including guards)	434,698	538,874	509,872
g. Repair and maintenance (including janitorial charges)	403,645	1,126,628	1,552,744
h. Depreciation on right-of-use assets	393,734	720,832	557,695
i. Depreciation	1,220,688	1,132,975	1,229,460
iii. Information technology expenses	1,623,678	655,924	809,397
iv. Other operating expenses	8,054,733	13,199,769	13,856,782
2. Workers welfare fund	322,086	4,940	44,471
3. Other charges	2,081	25,141	9,795
i. Penalties imposed by State Bank of Pakistan	1,014	10,262	1,297
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	1,067	14,879	8,498
III. Profit before provisions (II - D)	3,719,868	2,104,299	(601,023)
E. Provisions / (reversals) and write offs - net	5,989,297	6,289,772	7,274,575
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	6,850,436	7,609,360	7,879,256
4. (Reversals) / provisions against off balance sheet items	-	-	23,000
5. Reversals against other assets	(264,041)	5,400	-
6. Recovery of written off / charged off bad debts	(597,098)	(1,324,988)	(627,681)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(2,269,428)	(4,185,473)	(7,875,599)
G. Taxation	(61,536)	(750,225)	(2,812,434)
1. Current	1,211,931	550,659	1,851,627
2. Prior	57,584	57,564	-
3. Deferred	(1,331,051)	(1,358,448)	(4,664,061)
V. Profit After Taxation (IV - G)	(2,207,893)	(3,435,248)	(5,063,165)
Notes on Human Resources			
Number of Employees*	27,185	24,376	25,884
1. Permanent	19,725	18,507	19,338
a. Male	17,335	16,170	16,827
b. Female	2,390	2,337	2,511
2. Contractual	7,460	5,869	6,546
a. Male	6,480	5,089	5,523
b. Female	980	780	1,023

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

Type of Account	(Thousand Rupees)					
	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	92,361,878	122,446,063	104,290,799	154,845,151	106,281,256	170,974,936
II. Call Deposits	1,749	448,128	1,649	491,809	1,625	638,200
III. Other Deposit Accounts	131	4,078	162,062	4,219	170,058	108,585
IV. Saving Deposits	2,517,480	174,911,355	1,199,015	179,819,837	739,897	191,172,274
V. Fixed or Term Deposits	92,969	185,458,451	114,044	254,408,957	111,642	266,871,371
1) Less Than Three Months	960	3,444,064	1,321	4,276,992	1,401	3,278,469
2) For Three Months and Over but Less Than Six Months	2,063	9,186,346	2,236	16,142,822	2,057	12,532,595
3) For Six Months and Over but Less Than One Year	2,877	12,410,036	5,092	16,421,342	4,910	10,321,057
4) For One Year & Over but Less Than Two Years	41,825	116,215,602	60,399	160,238,330	65,225	186,119,288
5) For Two Years & Over but Less Than Three Years	2,521	4,308,173	3,847	6,407,200	3,472	6,428,759
6) For Three Years & Over but Less Than Four Years	31,399	30,533,718	34,212	45,422,753	28,505	43,524,978
7) For Four Years & Over but Less Than Five Years	130	98,252	27	37,437	17	26,487
8) For Five Years & Over but Less Than Ten Years	11,194	9,262,259	6,910	5,462,081	6,055	4,639,737
9) For Ten Years and Over	-	-	-	-	-	-
Total	94,974,207	483,268,074	105,767,569	589,569,973	107,304,478	629,765,366

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks
As on 31st March, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	74,345,553	130,806,536.83	31,897,949	26,096,354.88	9,093	1,127,509.73	28,661	12,944,534.81	106,281,256	170,974,936
II. Call Deposits	1,070	54,565	11	2,656	2	4	542	580,974	1,625	638,200
III. Other Deposit Accounts	99	21	169,955	9	4	1	-	108,554	170,058	108,585
IV. Saving Deposits	596,639	50,312,917	117,284	12,981,357	9,597	7,528,048	16,377	120,349,951	739,897	191,172,274
V. Fixed or Term Deposits	69,067	95,818,474	31,859	37,836,478	8,626	21,975,536	2,090	111,240,883	111,642	266,871,371
1) Less Than Three Months	861	1,425,400	457	976,529	44	34,814	39	841,725	1,401	3,278,469
2) For Three Months and Over but Less Than Six Months	1,173	2,424,761	654	1,363,790	133	290,717	97	8,453,327	2,057	12,532,595
3) For Six Months and Over but Less Than One Year	3,048	4,672,722	1,392	1,841,090	351	601,528	119	3,205,717	4,910	10,321,057
4) For One Year & Over but Less Than Two Years	40,198	54,137,335	17,858	21,224,124	5,842	13,759,978	1,327	96,997,852	65,225	186,119,288
5) For Two Years & Over but Less Than Three Years	2,033	3,646,105	1,146	1,406,869	250	840,472	43	535,315	3,472	6,428,759
6) For Three Years & Over but Less Than Four Years	18,725	27,468,318	8,709	10,069,783	854	5,090,246	217	896,631	28,505	43,524,978
7) For Four Years & Over but Less Than Five Years	7	9,554	7	2,133	3	14,800	-	-	17	26,487
8) For Five Years and Over but Less Than Ten Years	3,022	2,034,278	1,636	952,162	1,149	1,342,982	248	310,316	6,055	4,639,737
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	75,012,428	276,992,514	32,217,058	76,916,856	27,322	30,631,099	47,670	245,224,897	107,304,478	629,765,366

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	483,268,074	589,569,973	170,974,936	638,200	108,585	191,172,274
I. GOVERNMENT	34,871,772	34,386,658	5,408,465	220	-	3,128,283
A. Federal Government	19,981,101	15,470,554	2,118,546	-	-	1,742,215
B. Provincial Governments	14,723,248	18,698,062	3,289,754	100	-	1,364,550
C. Local Bodies	167,422	218,042	166	120	-	21,517
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	190,824	25,953,840	89,073	33	-	2,230,913
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	851	1,254	2,785	-	-	10,891
Utilities	-	-	-	-	-	-
Transport, storage and communications	40,694	4,405	84,953	-	-	6,939
Manufacturing	148,596	23,815,512	-	-	-	2,211,997
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	2	2	-	-	-
Others	649	2,132,634	1,333	-	-	1,086
III. NON-BANK FINANCIAL INSTITUTIONS	99,589,521	85,208,966	238,989	240	-	81,668,238
Mutual Funds and AMCs	63,066,905	52,667,499	116	-	-	58,757,512
Insurance & Pension Funds	1,598,784	2,727,199	135,253	240	-	1,165,773
MFIs and DFIs	7,062,367	7,478,257	75,401	-	-	6,735,375
Stock Exchange & Brokerage Houses	25,817	2,714	47	-	-	6,174
Modarabas	11,706	77,969	38	-	-	15,056
Other NBFIs	27,823,942	22,255,328	28,134	-	-	14,988,348
IV. PRIVATE SECTOR (BUSINESS)	36,252,213	46,369,698	7,216,136	353,597	-	17,083,117
A. Agriculture, forestry and fishing	3,328,895	5,336,580	2,815,844	2	-	1,705,701
1. Crop and animal production, hunting and related service activities	2,944,620	4,897,865	2,815,798	2	-	1,639,667
Growing of Wheat, Rice, Sugar Cane & Cotton	2,028,544	2,469,655	692,385	-	-	1,087,842
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,561	3,473	567	-	-	1,462
Growing of other fruits, vegetables and crops	21,902	74,648	3,665	2	-	7,817
Raising of livestock and other related activities	186,411	1,465,105	2,035,895	-	-	78,666
Other agricultural support activities	702,202	884,985	83,286	-	-	463,880
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	712	-	-	-	-	-
03 - Fishing and aquaculture	383,563	438,714	46	-	-	66,034
B. Mining and quarrying	4,131	28,801	259	-	-	41,009
05 - Mining of coal and lignite	1	27	28	-	-	-
06 - Extraction of crude petroleum and natural gas	4,103	28,320	76	-	-	41,009
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	26	168	118	-	-	-
09 - Mining support service activities	2	286	37	-	-	-
C. Manufacturing	2,445,932	4,040,256	329,645	214	-	1,134,047
10 - Manufacture of food products	585,566	169,361	34,329	-	-	316,898
11 - Manufacture of beverages	2,109	4,159	767	-	-	121
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	281,754	526,556	19,432	-	-	441,513
Preparation and spinning of textile fibres	58,060	93,481	1,720	-	-	5,248
Weaving of textiles	31,526	33,823	7,671	-	-	16,708
Finishing of textiles	302	8,766	286	-	-	8,758
Manufacture of knitted and crocheted fabrics	3,807	724	4,492	-	-	-
Manufacture of made-up textile articles, except apparel	12,951	9,620	4,443	-	-	11,268
Manufacture of carpets and rugs	174,181	379,205	0	-	-	399,446
Manufacture of other textiles n.e.c.	926	937	819	-	-	85
14 - Manufacture of wearing apparel	215,126	135,787	142,480	-	-	4,230
15 - Manufacture of leather and related products	1,206	806	332	-	-	597
-	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
15,811,064	10,321,057	186,119,288	6,428,759	43,524,978	26,487	4,639,737	-	266,871,371	629,765,366
3,395,412	177,900	16,198,989	185,100	66,774	-	47,000	-	20,071,175	28,608,143
2,649,800	51,900	7,077,011	42,000	25,000	-	45,000	-	9,890,711	13,751,472
745,612	126,000	8,984,578	115,100	-	-	2,000	-	9,973,290	14,627,694
-	-	137,400	28,000	41,774	-	-	-	207,174	228,977
-	-	24,504,500	-	-	-	-	-	24,504,500	26,824,519
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	13,676
-	-	-	-	-	-	-	-	-	-
-	-	22,500,000	-	-	-	-	-	22,500,000	91,892
-	-	-	-	-	-	-	-	-	24,711,997
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	2,004,500	-	-	-	-	-	2,004,500	2
1,763,400	1,071,400	7,536,300	-	-	-	-	-	10,371,100	2,006,919
-	-	600,000	-	-	-	-	-	600,000	92,278,567
175,000	-	593,600	-	-	-	-	-	768,600	59,357,628
-	462,500	1,026,700	-	-	-	-	-	1,489,200	2,069,866
-	-	-	-	-	-	-	-	-	8,299,976
-	-	67,000	-	-	-	-	-	67,000	6,221
1,588,400	608,900	5,249,000	-	-	-	-	-	7,446,300	82,094
3,427,964	2,740,416	14,249,665	314,542	800,030	18,437	30,728	-	21,581,782	22,462,782
142,250	172,861	1,079,354	37,542	189,642	14,800	11,751	-	1,648,200	46,234,632
142,250	172,861	499,354	37,542	164,142	14,800	11,751	-	1,042,700	6,169,748
15,131	32,678	256,872	29,647	153,917	14,800	11,751	-	514,796	5,498,168
-	790	-	-	-	-	-	-	790	2,295,023
-	-	69,250	2,300	850	-	-	-	72,400	2,819
2,176	2,300	40,298	1,950	8,750	-	-	-	55,474	83,884
124,943	137,093	132,934	3,645	625	-	-	-	399,240	2,170,035
-	-	-	-	-	-	-	-	-	946,405
-	-	-	-	-	-	-	-	-	-
-	-	580,000	-	25,500	-	-	-	605,500	-
-	-	-	-	-	-	-	-	-	671,580
-	-	-	-	-	-	-	-	-	41,268
-	-	-	-	-	-	-	-	-	28
-	-	-	-	-	-	-	-	-	41,085
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	118
-	-	-	-	-	-	-	-	-	37
298,539	353,980	98,452	10,550	5,542	-	-	-	767,063	2,230,969
6,550	18,350	2,700	-	808	-	-	-	28,408	2,230,969
-	-	2,500	-	-	-	-	-	2,500	379,635
-	-	-	-	-	-	-	-	-	3,388
-	-	15,200	-	-	-	-	-	15,200	-
-	-	12,200	-	-	-	-	-	12,200	476,145
-	-	3,000	-	-	-	-	-	3,000	19,169
-	-	-	-	-	-	-	-	-	27,379
-	-	-	-	-	-	-	-	-	9,044
-	-	-	-	-	-	-	-	-	4,492
-	-	-	-	-	-	-	-	-	15,711
-	-	-	-	-	-	-	-	-	399,447
-	-	-	-	-	-	-	-	-	904
-	500	9,200	-	300	-	-	-	10,000	156,710
-	-	-	-	-	-	-	-	-	929

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	255	72	164	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	439	485	9	-	-	492
Manufacture of footwear	512	226	114	-	-	103
a. Leather wear	510	249	160	-	-	103
b. Rubber and Plastic wear	2	25	48	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	796	548	859	-	-	6
17 - Manufacture of paper and paper products	1,378	861	18,326	-	-	7
18 - Printing and reproduction of recorded media	10,363	7,660	3,213	3	-	2,037
Printing and other service activities related to printing	10,363	7,657	3,215	3	-	2,037
Reproduction of recorded media	0	7	2	-	-	-
19 - Manufacture of coke and refined petroleum products	3,173	1,698	386	-	-	143
20 - Manufacture of chemicals and chemical products	511,243	2,056,497	3,417	-	-	40,675
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10,923	5,607	4,155	-	-	62
22 - Manufacture of rubber and plastics products	8,446	187	183	-	-	6
23 - Manufacture of other non-metallic mineral products	20,102	37,811	67,897	-	-	136
24 - Manufacture of basic metals	6,455	14,227	8,643	-	-	38,486
25 - Manufacture of fabricated metal products, except machinery and equipment	211	1,532	358	-	-	-
26 - Manufacture of computer, electronic and optical products	6,091	8,505	919	-	-	3,956
27 - Manufacture of electrical equipment	12,543	7,487	1,991	200	-	6,864
28 - Manufacture of machinery and equipment	1,367	1,562	62	-	-	512
29 - Manufacture of motor vehicles, trailers and semi-trailers	351	419	273	-	-	-
30 - Manufacture of other transport equipment	455	2	0	-	-	2
31 - Manufacture of furniture	21,011	6,518	1,367	-	-	4,877
32 - Other manufacturing	745,250	1,045,723	15,326	11	-	272,920
Manufacture of jewellery and related articles	73,334	45,156	7,152	-	-	67,617
Manufacture of imitation jewellery and related articles	737	1,726	65	-	-	720
Manufacture of musical instruments	32	35	-	-	-	35
Manufacture of sports goods	2,645	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	6,251	3,013	849	-	-	565
Manufacture of Handicrafts	4,540	3,056	1,076	-	-	1,438
Other manufacturing n.e.c.	657,711	1,000,138	11,840	11	-	202,545
33 - Repair and installation of machinery and equipment	14	5,883	4,004	-	-	-
D. Electricity, gas, steam and air conditioning supply	18,074	21,504	9,336	-	-	4,871
Electric power generation, transmission and distribution	18,035	6,473	805	-	-	4,871
a) Hydal	7,164	4,005	379	-	-	4,866
b) Thermal	-	452	60	-	-	5
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	190	1,128	321	-	-	-
f) Other	10,681	889	46	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	26	15,026	8,526	-	-	-
Steam and air conditioning supply	13	5	5	-	-	-
E. Water supply; sewerage, waste management and remediation activities	1,256	226	225	-	-	-
36 - Water collection, treatment and supply	1,250	210	210	-	-	-
37 - Sewerage	1	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	0	-	-	-	-	-
39 - Remediation activities and other waste management services	5	15	15	-	-	-
F. Construction	664,022	1,019,683	140,065	191,449	-	216,430
41 - Construction of buildings	595,931	853,408	57,783	191,249	-	186,260
42 - Civil engineering	66,914	166,044	82,078	200	-	30,162
43 - Specialized construction activities	1,177	241	212	-	-	8

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	165
-	-	-	-	-	-	-	-	-	502
-	-	-	-	-	-	-	-	-	216
-	-	-	-	-	-	-	-	-	262
-	-	-	-	-	-	-	-	-	48
-	-	-	-	-	-	-	-	-	864
-	-	-	-	-	-	-	-	-	18,333
-	-	5,000	-	-	-	-	-	5,000	10,254
-	-	5,000	-	-	-	-	-	5,000	10,256
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	529
-	-	15,000	-	-	-	-	-	15,000	59,093
-	-	-	-	3,284	-	-	-	3,284	7,501
-	-	-	-	-	-	-	-	-	189
-	-	-	-	-	-	-	-	-	68,033
-	-	-	-	-	-	-	-	-	47,129
-	-	-	-	-	-	-	-	-	358
-	-	1,000	-	-	-	-	-	1,000	5,875
-	-	-	-	-	-	-	-	-	9,055
-	-	-	-	-	-	-	-	-	574
-	-	-	-	-	-	-	-	-	273
-	-	-	-	-	-	-	-	-	2
-	-	160	-	-	-	-	-	160	6,404
291,989	335,130	47,692	10,550	1,150	-	-	-	686,511	974,768
-	3,500	4,300	2,000	-	-	-	-	9,800	84,570
-	-	-	-	-	-	-	-	-	785
-	-	-	-	-	-	-	-	-	35
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
-	700	-	650	250	-	-	-	1,600	3,014
-	-	500	-	900	-	-	-	1,400	3,914
291,989	330,930	42,892	7,900	-	-	-	-	673,711	888,107
-	-	-	-	-	-	-	-	-	4,004
-	-	800	100	600	-	-	-	1,500	15,707
-	-	800	100	600	-	-	-	1,500	7,176
-	-	800	-	-	-	-	-	800	6,045
-	-	-	-	-	-	-	-	-	64
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	-	700	1,021
-	-	-	-	-	-	-	-	-	46
-	-	-	-	-	-	-	-	-	8,526
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	225
-	-	-	-	-	-	-	-	-	210
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	15
340,000	53,700	504,600	22,500	46,300	-	-	-	967,100	1,515,043
340,000	53,700	502,900	22,500	46,300	-	-	-	965,400	1,400,691
-	-	1,700	-	-	-	-	-	1,700	114,140
-	-	-	-	-	-	-	-	-	220

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	6,943,914	9,275,428	1,249,279	111,100	-	2,896,944
45 - Wholesale and retail trade and repair of motor vehicles and	94,819	152,555	34,320	8,451	-	70,072
46 - Wholesale trade, except of motor vehicles and motorcycles	3,001,018	4,585,252	421,194	84,267	-	1,844,230
47 - Retail trade, except of motor vehicles and motorcycles	3,848,078	4,537,621	793,765	18,382	-	982,642
H. Transportation and storage	291,041	99,973	111,265	396	-	16,306
49 - Land transport and transport via pipelines	50,801	68,730	37,958	396	-	2,047
50 - Water transport	0	25	25	-	-	-
51 - Air transport	1,917	6,912	28,642	-	-	-
52 - Warehousing and support activities for transportation	26,012	13,878	570	-	-	14,221
53 - Courier activities other than national post activities	212,311	10,428	44,070	-	-	38
I. Accommodation and food service activities	377,725	482,119	24,247	-	-	51,390
55 - Accommodation	362,489	462,208	12,551	-	-	40,638
56 - Food and beverage service activities	15,236	19,911	11,696	-	-	10,752
J. Information and communication	7,312,716	8,072,636	229,032	383	-	5,959,456
58 - Publishing activities	4,713	5,931	3,751	-	-	315
59 - Motion picture, video and television programme production, sound recording and music publishing activities	735	1,337	1,293	-	-	7
60 - Programming and broadcasting activities	5	5	5	-	-	-
61 - Telecommunications	5,932,873	6,550,047	24,331	100	-	4,350,845
62 - Computer programming, consultancy and related activities	52,920	334,993	58,273	283	-	495,015
63 - Information service activities	1,321,468	1,180,323	141,380	-	-	1,113,274
K. Real estate activities	232,924	376,871	15,348	1,000	-	61,564
L. Professional, scientific and technical activities	1,775,958	1,665,188	78,123	47,290	-	525,002
69 - Legal and accounting activities	633,461	596,177	19,516	44,632	-	288,328
70 - Activities of head offices; management consultancy activities	208,328	210,599	10,160	-	-	128,155
71 - Architectural and engineering activities; technical testing and analysis	106,221	150,420	16,144	2,658	-	32,287
72 - Scientific research and development	7,277	18	1,203	-	-	1,030
73 - Advertising and market research	87,224	123,889	29,552	-	-	44,979
74 - Other professional, scientific and technical activities	732,637	584,084	1,546	-	-	30,223
75 - Veterinary activities	810	2	3	-	-	-
M. Administrative and support service activities	710,116	659,332	114,569	339	-	159,832
77 - Rental and leasing activities	28,390	41,111	2,655	-	-	8,068
78 - Employment activities	52	1,883	757	-	-	10,081
79 - Travel agency, tour operator, reservation service and related activities	124,662	93,726	16,375	34	-	59,799
80 - Security and investigation activities	72,811	86,781	32,154	-	-	26,682
81 - Services to buildings and landscape activities	42,699	1,940	811	-	-	304
82 - Office administrative, office support and other business support activities	441,502	433,891	61,817	305	-	54,897
N. Education	2,724,935	3,061,647	101,260	134	-	829,091
O. Human health and social work activities	757,403	807,787	53,507	-	-	358,826
86 - Human health activities	667,753	779,598	50,668	-	-	335,748
87 - Residential care activities	28,045	2,321	157	-	-	445
88 - Social work activities with and without accommodation	61,605	25,869	2,681	-	-	22,633
P. Arts, entertainment and recreation	125,496	12,668	4,298	-	-	9,553
Q. Other service activities	8,537,675	11,408,992	1,939,829	1,291	-	3,113,095
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	36,044,776	56,133,129	2,253,348	263	-	21,113,085
A. Private Trusts and Non-profit Organizations	16,561,207	33,751,306	461,415	162	-	16,904,977
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	19,483,568	22,381,823	1,791,932	101	-	4,208,108
VI. PERSONAL	219,273,556	284,614,579	91,446,802	6,932	31	63,627,159
A. Salaried persons	24,737,598	33,499,735	2,420,716	145	-	6,587,500
B. Self employed	76,135,265	111,320,950	13,883,406	4,793	-	35,283,252
C. Other Personal	118,400,693	139,793,894	75,142,681	1,994	31	21,756,406
VII. OTHER	57,045,412	56,903,103	64,322,123	276,914	108,554	2,321,479
Total	483,268,074	589,569,973	170,974,936	638,200	108,585	191,172,274

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
1,032,886	767,813	2,203,375	88,627	115,473	200	11,122	-	4,219,496	8,476,819
50	100	5,250	50	50	-	-	-	5,500	118,343
977,651	596,375	877,750	81,577	15,523	200	4,070	-	2,553,146	4,902,837
55,185	171,338	1,320,375	7,000	99,900	-	7,052	-	1,660,851	3,455,639
-	-	10,500	-	900	-	-	-	11,400	139,367
-	-	10,500	-	900	-	-	-	11,400	51,801
-	-	-	-	-	-	-	-	-	25
-	-	-	-	-	-	-	-	-	28,642
-	-	-	-	-	-	-	-	-	14,791
-	-	-	-	-	-	-	-	-	44,108
200	3,000	418,860	-	-	-	-	-	422,060	497,697
200	-	418,360	-	-	-	-	-	418,560	471,749
-	3,000	500	-	-	-	-	-	3,500	25,948
300	450,500	3,201,843	12,200	-	-	-	-	3,664,843	9,853,714
300	500	-	-	-	-	-	-	800	4,866
-	-	-	-	-	-	-	-	-	1,299
-	-	-	-	-	-	-	-	-	5
-	450,000	2,500,000	-	-	-	-	-	2,950,000	7,325,276
-	-	10	-	-	-	-	-	10	553,582
-	-	701,833	12,200	-	-	-	-	714,033	1,968,687
200	9,020	26,900	750	10,000	-	-	-	46,870	124,782
176,411	226,867	453,389	6,765	16,250	1,333	-	-	881,015	1,531,430
113,636	123,250	92,000	-	16,250	-	-	-	345,136	697,612
-	-	3,500	-	-	-	-	-	3,500	141,815
59,300	7,045	35,289	6,615	-	-	-	-	108,249	159,337
-	-	-	-	-	-	-	-	-	2,233
-	77,500	-	-	-	-	-	-	77,500	152,031
3,475	19,072	322,600	150	-	1,333	-	-	346,630	378,398
-	-	-	-	-	-	-	-	-	3
20,700	3,900	270,491	12,050	6,624	-	1,250	-	315,015	589,755
17,200	-	-	10,800	-	-	-	-	28,000	38,723
-	-	-	-	-	-	-	-	-	10,838
-	-	-	-	5,600	-	1,000	-	6,600	82,808
2,700	-	250	-	-	-	-	-	2,950	61,786
-	-	1,200	-	-	-	-	-	1,200	2,314
800	3,900	269,041	1,250	1,024	-	250	-	276,265	393,284
610,200	58,221	1,673,730	12,779	3,774	1,404	6,605	-	2,366,713	3,297,199
232,162	117,998	13,799	3,786	1,500	-	-	-	369,245	781,578
232,162	117,998	13,799	3,786	1,500	-	-	-	369,245	755,662
-	-	-	-	-	-	-	-	-	602
-	-	-	-	-	-	-	-	-	25,314
-	-	-	-	-	-	-	-	-	13,851
574,116	522,556	4,293,572	106,893	403,425	700	-	-	5,901,262	10,955,477
2,724,438	737,325	32,823,924	105,715	504,676	-	242,471	-	37,138,549	60,505,244
2,390,468	126,000	18,095,748	50,000	371,540	-	177,800	-	21,211,556	38,578,111
333,970	611,325	14,728,175	55,715	133,136	-	64,671	-	15,926,993	21,927,134
4,127,149	5,024,897	83,080,371	5,569,901	41,818,888	8,050	4,269,320	-	143,898,575	298,979,499
811,505	710,644	9,704,195	809,383	5,272,411	50	197,323	-	17,505,512	26,513,873
599,336	1,725,007	45,380,573	3,674,904	26,125,254	1,400	736,098	-	78,242,572	127,414,024
2,716,308	2,589,245	27,995,603	1,085,614	10,421,223	6,600	3,335,898	-	48,150,491	145,051,602
372,701	569,119	7,725,540	253,502	334,610	-	50,219	-	9,305,691	76,334,761
15,811,064	10,321,057	186,119,288	6,428,759	43,524,978	26,487	4,639,737	-	266,871,371	629,765,366

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st March, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	75,012,428	276,992,514	32,217,058	76,916,856	27,322	30,631,099	47,670	245,224,897	107,304,478	629,765,366
I. GOVERNMENT	-	-	-	-	-	-	1,167	28,608,143	1,167	28,608,143
A. Federal Government	-	-	-	-	-	-	417	13,751,472	417	13,751,472
B. Provincial Governments	-	-	-	-	-	-	700	14,627,694	700	14,627,694
C. Local Bodies	-	-	-	-	-	-	53	228,977	53	228,977
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	53	26,824,519	53	26,824,519
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	5	13,676	5	13,676
Utilities	-	-	-	-	-	-	2	-	2	-
Transport, storage and communications	-	-	-	-	-	-	4	91,892	4	91,892
Manufacturing	-	-	-	-	-	-	30	24,711,997	30	24,711,997
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	1	2	1	2
Others	-	-	-	-	-	-	10	2,006,919	10	2,006,919
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	869	92,278,567	869	92,278,567
Mutual Funds and AMCs	-	-	-	-	-	-	166	59,357,628	166	59,357,628
Insurance & Pension Funds	-	-	-	-	-	-	208	2,069,866	208	2,069,866
MFIs and DFIs	-	-	-	-	-	-	155	8,299,976	155	8,299,976
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	11	6,221	11	6,221
Modarabas	-	-	-	-	-	-	20	82,094	20	82,094
Other NBFIs	-	-	-	-	-	-	157	7,490,788	157	7,490,788
IV. PRIVATE SECTOR (BUSINESS)	1,861,558	14,280,397	264,540	4,596,529	4,703	1,394,723	15,749	25,962,983	2,146,550	46,234,632
A. Agriculture, forestry and fishing	597,962	4,104,969	96,354	1,471,416	3,429	545,096	189	48,267	697,934	6,169,748
1. Crop and animal production, hunting and related service activities	597,858	3,433,420	96,353	1,471,385	3,429	545,096	189	48,267	697,829	5,498,168
Growing of Wheat, Rice, Sugar Cane & Cotton	374,949	1,398,456	43,305	341,764	3,241	518,283	104	36,519	421,599	2,295,023
Growing of tropical, subtropical, pome and stone fruits & vegetables	273	2,418	47	63	1	104	32	234	353	2,819
Growing of other fruits, vegetables and crops	2,463	25,607	257	57,329	-	-	18	948	2,738	83,884
Raising of livestock and other related activities	90,728	1,261,908	38,328	880,457	135	18,723	19	8,947	129,210	2,170,035
Other agricultural support activities	129,445	745,030	14,416	191,772	52	7,986	16	1,618	143,929	946,405
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	1	-	-	-	-	-	-	-	1	-
03 - Fishing and aquaculture	103	671,549	1	31	-	-	-	-	104	671,580
B. Mining and quarrying	50	41,135	-	-	-	-	6	133	56	41,268
05 - Mining of coal and lignite	3	1	-	-	-	-	2	27	5	28
06 - Extraction of crude petroleum and natural gas	41	41,082	-	-	-	-	1	3	42	41,085
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	4	15	-	-	-	-	3	103	7	118
09 - Mining support service activities	2	37	-	-	-	-	-	-	2	37
C. Manufacturing	87,014	1,218,386	16,960	225,030	35	36,961	421	750,593	104,430	2,230,969
10 - Manufacture of food products	43,898	312,797	8,636	9,426	3	21	53	57,391	52,590	379,635
11 - Manufacture of beverages	881	1,277	23	2,105	-	-	7	7	911	3,388
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	1,418	32,326	2,580	15,708	7	8,046	76	420,064	4,081	476,145
Preparation and spinning of textile fibres	15	12,355	-	-	3	6	52	6,807	70	19,169
Weaving of textiles	35	19,306	2	28	3	8,040	1	5	41	27,379
Finishing of textiles	27	96	-	-	-	-	6	8,948	33	9,044
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	4,492	3	4,492
Manufacture of made-up textile articles, except apparel	581	230	2,443	15,440	1	-	1	41	3,026	15,711
Manufacture of carpets and rugs	1	-	-	-	-	-	2	399,447	3	399,447
Manufacture of other textiles n.e.c.	759	339	135	240	-	-	11	324	905	904
14 - Manufacture of wearing apparel	5,768	3,141	2,752	15,361	2	2	61	138,206	8,583	156,710
15 - Manufacture of leather and related products	862	844	38	14	2	68	5	2	907	929

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 31st March, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	184	158	27	6	-	-	2	2	213	165
Manufacture of luggage, handbags and the like, saddlery and harness	42	500	-	-	-	-	-	-	42	500
Manufacture of footwear	636	187	11	9	2	68	3	-	652	263
a. Leather wear	634	186	11	9	2	68	3	-	650	262
b. Rubber and Plastic wear	2	1	-	-	-	-	-	-	2	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	686	864	1	0	-	-	1	0	688	864
17 - Manufacture of paper and paper products	3	19	-	-	-	-	2	18,314	5	18,333
18 - Printing and reproduction of recorded media	538	8,019	10	245	-	-	65	1,992	613	10,256
Printing and other service activities related to printing	535	8,019	9	245	-	-	63	1,992	607	10,256
Reproduction of recorded media	3	-	1	-	-	-	2	-	6	-
19 - Manufacture of coke and refined petroleum products	36	529	-	-	-	-	-	-	36	529
20 - Manufacture of chemicals and chemical products	235	49,279	1	1	-	-	27	9,856	263	59,136
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	20	3,441	1	25	-	-	6	3,992	27	7,458
22 - Manufacture of rubber and plastics products	142	38	1	0	-	-	7	329	150	367
23 - Manufacture of other non-metallic mineral products	501	30,439	6	0	-	-	9	37,416	516	67,855
24 - Manufacture of basic metals	925	10,459	2	0	1	2	16	36,856	944	47,317
25. Manufacture of fabricated metal products, except machinery and equipment	12	163	-	-	-	-	1	7	13	170
26 - Manufacture of computer, electronic and optical	183	5,743	278	18	-	-	3	328	464	6,089
27 - Manufacture of electrical equipment	100	5,810	2	2,785	-	-	4	298	106	8,893
28 - Manufacture of machinery and equipment	6	519	-	-	-	-	2	3	8	522
29 - Manufacture of motor vehicles, trailers and semi-trailers	10	4	-	-	-	-	5	269	15	273
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	0	3	2
31 - Manufacture of furniture	2,494	3,116	7	1	3	3,305	2	14	2,506	6,436
32. Other manufacturing	28,280	749,550	2,622	179,340	17	25,516	67	25,098	30,986	979,504
Manufacture of jewellery and related articles	1,032	79,300	36	504	3	0	18	54	1,089	79,858
Manufacture of imitation jewellery and related articles	9	728	-	-	-	-	2	-	11	728
Manufacture of musical instruments	2	31	-	-	1	4	-	-	3	35
Manufacture of sports goods	1	-	-	-	-	-	2	2	3	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	8,540	2,077	1,157	1,779	2	24	1	-	9,700	3,880
Manufacture of Handicrafts	163	191	60	2,857	-	-	-	-	223	3,048
Other manufacturing n.e.c.	18,533	667,223	1,369	174,201	11	25,488	42	25,041	19,955	891,952
33 - Repair and installation of machinery and equipment	13	8	-	-	-	-	1	151	14	159
D. Electricity, gas, steam and air conditioning supply	51	759	2	1	-	-	62	14,947	115	15,707
Electric power generation, transmission and distribution	51	759	2	1	-	-	52	6,416	105	7,176
a) Hydal	-	-	-	-	-	-	23	6,045	23	6,045
b) Thermal	-	-	-	-	-	-	8	64	8	64
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	51	759	2	1	-	-	18	261	71	1,021
f) Other	-	-	-	-	-	-	3	46	3	46
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	1	8,526	1	8,526
Steam and air conditioning supply	-	-	-	-	-	-	9	5	9	5
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	1	7	224	13	225
36 - Water collection, treatment and supply	4	-	-	-	1	1	5	209	10	210
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	15	2	15
F. Construction	1,017	345,037	12	5,128	15	27,977	423	1,136,906	1,467	1,515,048
41 - Construction of buildings	796	272,439	11	5,128	7	23,761	371	1,099,364	1,185	1,400,691
42 - Civil engineering	219	72,594	1	-	8	4,216	48	37,326	276	114,136
43 - Specialized construction activities	2	4	-	-	-	-	4	216	6	220

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 31st March, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	656,036	4,313,473	62,966	1,232,230	293	210,853	8,378	2,720,264	727,673	8,476,819
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	11,332	77,070	38	4,389	3	169	105	36,715	11,478	118,343
46 - Wholesale trade, except of motor vehicles and motorcycles	525,698	3,224,893	54,028	1,183,523	224	183,349	801	311,072	580,751	4,902,837
47 - Retail trade, except of motor vehicles and motorcycles	119,006	1,011,510	8,900	44,318	66	27,334	7,472	2,372,477	135,444	3,455,639
H. Transportation and storage	472	28,172	5	0	2	810	106	110,384	585	139,367
49 - Land transport and transport via pipelines	431	13,547	2	0	2	810	64	37,443	499	51,801
50 - Water transport	1	-	-	-	-	-	1	25	2	25
51 - Air transport	-	-	-	-	-	-	5	28,642	5	28,642
52 - Warehousing and support activities for transportation	36	14,625	3	0	-	-	13	166	52	14,791
53 - Courier activities other than national post activities	4	0	-	-	-	-	23	44,108	27	44,108
I. Accommodation and food service activities	5,992	458,992	89	8,052	9	15,080	105	15,572	6,195	497,697
55 - Accommodation	4,748	446,040	26	7	9	15,080	81	10,622	4,864	471,749
56 - Food and beverage service activities	1,244	12,952	63	8,046	-	-	24	4,950	1,331	25,948
J. Information and communication	842	24,530	17	6,523	181	469,452	939	9,353,210	1,979	9,853,714
58 - Publishing activities	48	855	1	-	-	-	50	4,011	99	4,866
59 - Motion picture, video and television programme production, sound recording and music publishing activities	262	267	2	0	-	-	7	1,032	271	1,299
60 - Programming and broadcasting activities	-	-	-	-	-	-	1	5	1	5
61 - Telecommunications	330	2,249	-	-	-	-	391	7,323,026	721	7,325,276
62 - Computer programming, consultancy and related activities	192	21,043	14	6,523	4	17,354	179	508,662	389	553,582
63 - Information service activities	10	116	-	-	177	452,098	311	1,516,473	498	1,968,687
K. Real estate activities	498	120,781	38	49	13	1,368	36	2,584	585	124,782
L. Professional, scientific and technical activities	4,045	753,601	195	120,462	31	6,038	372	651,330	4,643	1,531,430
69 - Legal and accounting activities	1,085	455,224	103	63,590	23	6,021	65	172,777	1,276	697,612
70 - Activities of head offices; management consultancy activities	48	100,510	10	31,438	1	13	21	9,854	80	141,815
71 - Architectural and engineering activities; technical testing and analysis	2,603	140,290	25	14,470	7	3	84	4,573	2,719	159,337
72 - Scientific research and development	6	9	2	1,029	-	-	1	1,195	9	2,233
73 - Advertising and market research	39	88	2	5	-	-	34	151,938	75	152,031
74 - Other professional, scientific and technical activities	253	57,477	53	9,930	-	-	167	310,992	473	378,398
75 - Veterinary activities	11	3	-	-	-	-	-	-	11	3
M. Administrative and support service activities	1,739	332,208	116	2,869	568	49,914	292	204,763	2,715	589,755
77 - Rental and leasing activities	22	29,690	-	-	1	6,392	16	2,641	39	38,723
78 - Employment activities	22	54	1	0	-	-	7	10,784	30	10,838
79 - Travel agency, tour operator, reservation service and related activities	90	6,554	2	0	555	42,782	76	33,472	723	82,808
80 - Security and investigation activities	274	30,577	5	20	3	0	43	31,189	325	61,786
81 - Services to buildings and landscape activities	226	1,788	1	0	-	-	15	526	242	2,314
82 - Office administrative, office support and other business support activities	1,105	263,544	107	2,849	9	740	135	126,152	1,356	393,284
N. Education	2,624	165,615	1,748	158,373	23	14,634	721	2,958,577	5,116	3,297,199
O. Human health and social work activities	2,297	416,499	558	250,338	26	12,945	105	101,797	2,986	781,578
86 - Human health activities	2,294	416,498	554	250,337	20	12,902	62	75,925	2,930	755,662
87 - Residential care activities	-	-	1	-	6	43	6	559	13	602
88 - Social work activities with and without accommodation	3	1	3	0	-	-	37	25,313	43	25,314
P. Arts, entertainment and recreation	51	29	6	0	-	-	14	13,822	71	13,851
Q. Other service activities	500,863	1,956,211	85,474	1,116,059	77	3,596	3,573	7,879,611	589,987	10,955,477
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	28,030	60,505,244	28,030	60,505,244
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	700	38,578,111	700	38,578,111
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	27,330	21,927,134	27,330	21,927,134
VI. PERSONAL	42,177,940	209,086,703	17,658,503	61,841,103	18,901	28,050,607	26	1,086	59,855,370	298,979,499
A. Salaried persons	259,385	20,156,472	43,499	5,584,053	1,018	772,634	8	714	303,910	26,513,873
B. Self employed	4,007,636	90,218,501	1,376,326	24,797,095	5,619	12,398,113	15	315	5,389,596	127,414,024
C. Other Personal	37,910,919	98,711,730	16,238,678	31,459,956	12,264	14,879,860	3	57	54,161,864	145,051,602
VII. OTHER	30,972,930	53,625,415	14,294,015	10,479,223	3,718	1,185,769	1,776	11,044,354	45,272,439	76,334,761
Total	75,012,428	276,992,514	32,217,058	76,916,856	27,322	30,631,099	47,670	245,224,897	107,304,478	629,765,366

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

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign							-	-	-
	Govt.	2,022	32,850	34,872	3,260	31,127	34,387	2,743	25,865	28,608
	NFPSEs		191	191	22,979	2,975	25,954	24,339	2,485	26,825
	NBFCs & Fin Aux.	113	99,476	99,590	542	84,667	85,209	524	91,755	92,279
	Private Sector	1,537	34,716	36,252	2,879	43,491	46,370	2,293	43,941	46,235
	Trust Fund	1,478	34,567	36,045	1,810	54,323	56,133	1,508	58,997	60,505
	Personal	52,704	166,570	219,274	83,381	201,234	284,615	83,483	215,497	298,979
	Others	823	56,222	57,045	1,030	55,873	56,903	2,179	74,156	76,335
	Total	58,677	424,592	483,268	115,881	473,689	589,570	117,068	512,697	629,765
Punjab	Foreign				-	-	-	-	-	-
	Govt.	81	433	514	13	1,306	1,318	10	2,258	2,269
	NFPSEs		14	14	22,979	2,074	25,053	24,339	2,163	26,503
	NBFCs & Fin Aux.	0	4,466	4,466	0	4,746	4,747	0	9,487	9,487
	Private Sector	926	17,132	18,058	1,845	21,883	23,728	1,480	19,735	21,215
	Trust Fund	787	13,774	14,561	699	15,295	15,994	432	14,232	14,664
	Personal	30,545	49,030	79,576	49,052	62,776	111,828	48,253	131,459	179,711
	Others	351	3,302	3,652	196	2,607	2,803	204	3,208	3,412
	Total	32,689	88,151	120,840	74,785	110,687	185,472	74,719	182,542	257,261
Sindh	Foreign				-	-	-	-	-	-
	Govt.	3	1,840	1,843	2	358	360	51	140	191
	NFPSEs		137	137	-	771	771	-	307	307
	NBFCs & Fin Aux.	1	87,912	87,914	1	71,390	71,391	5	72,360	72,365
	Private Sector	274	13,556	13,831	453	10,573	11,027	360	12,675	13,035
	Trust Fund	235	8,143	8,378	531	25,888	26,419	522	30,858	31,380
	Personal	12,802	45,828	58,631	19,912	48,504	68,415	20,837	51,816	72,653
	Others	150	47,901	48,052	66	50,577	50,643	51	63,367	63,418
	Total	13,467	205,318	218,785	20,965	208,060	229,025	21,826	231,523	253,349
Khyber Pakhtunkhwa	Foreign				-	-	-	-	-	-
	Govt.	1,154	10,573	11,727	2,432	13,993	16,425	1,867	10,345	12,212
	NFPSEs		1	1	-	7	7	-	1	1
	NBFCs & Fin Aux.	0	0	0	270	80	350	270	1	271
	Private Sector	214	361	576	395	584	979	282	571	853
	Trust Fund	278	541	819	347	619	965	334	783	1,117
	Personal	5,040	4,740	9,780	8,184	6,625	14,808	8,211	6,611	14,822
	Others	135	450	586	516	672	1,188	1,648	4,485	6,133
	Total	6,822	16,666	23,488	12,144	22,580	34,724	12,613	22,798	35,410
Balochistan	Foreign				-	-	-	-	-	-
	Govt.	0	68	68	0	69	69	0	4	5
	NFPSEs				-	-	-	-	-	-
	NBFCs & Fin Aux.				-	-	-	-	-	-
	Private Sector	0	74	74	3	117	121	0	138	138
	Trust Fund	0	376	376	-	399	399	-	607	607
	Personal	348	222	570	472	322	794	377	309	686
	Others	0	2	3	0	1	1	0	2	2
	Total	349	743	1,092	475	908	1,383	378	1,060	1,437
Islamabad	Foreign				-	-	-	-	-	-
	Govt.		10,494	10,494	-	9,352	9,352	-	7,722	7,722
	NFPSEs		40	40	-	122	122	-	13	13
	NBFCs & Fin Aux.		1,245	1,245	-	1,588	1,588	-	3,257	3,257
	Private Sector		2,762	2,762	-	8,889	8,889	-	9,483	9,483
	Trust Fund		9,697	9,697	-	9,429	9,429	-	9,946	9,946
	Personal		60,641	60,641	-	74,375	74,375	-	16,762	16,762
	Others		3,893	3,893	-	1,516	1,516	-	2,330	2,330
	Total	-	88,773	88,773	-	105,272	105,272	-	49,514	49,514

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	784	8,927	9,711	812	4,543	5,355	814	3,959	4,773
	NFPSEs		0	0	0	0	0	0	0	0
	NBFCs & Fin Aux.	111	4,166	4,277	270	5,338	5,609	249	4,809	5,057
	Private Sector	121	725	846	179	849	1,028	168	710	877
	Trust Fund	174	2,015	2,189	231	2,580	2,810	216	2,479	2,695
	Personal	3,940	2,777	6,718	5,692	4,912	10,604	5,709	4,655	10,364
	Others	187	629	816	251	484	735	275	739	1,015
	Total	5,318	19,240	24,558	7,435	18,707	26,142	7,431	17,351	24,782
AJK	Foreign				-	-	-	-	-	-
	Govt.		514	514	-	1,506	1,506	-	1,436	1,436
	NFPSEs				-	-	-	-	-	-
	NBFCs & Fin Aux.		1,687	1,687	-	1,524	1,524	-	1,841	1,841
	Private Sector	0	105	105	3	595	598	4	629	633
	Trust Fund	3	21	24	4	113	117	4	92	96
	Personal	27	3,331	3,358	70	3,720	3,790	96	3,886	3,982
	Others		44	44	-	17	17	0	25	25
	Total	31	5,702	5,733	77	7,476	7,553	103	7,909	8,012

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

Size of Account* (Rs.)	(Thousand Rupees)					
	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	92,748,872	57,716,554	103,316,467	70,178,374	104,157,314	108,464,303
5,000 to 10,000	390,922	2,600,009	937,486	6,393,429	2,002,516	15,946,118
10,000 to 20,000	1,103,871	17,413,735	646,260	8,945,722	618,106	7,188,320
20,000 to 25,000	147,485	3,261,636	154,716	3,433,951	37,756	846,224
25,000 to 30,000	92,946	2,528,765	97,237	2,649,666	155,021	4,325,098
30,000 to 40,000	116,976	4,002,486	166,681	5,796,329	38,272	1,308,242
40,000 to 50,000	68,565	3,058,301	41,435	1,839,044	23,499	1,046,239
50,000 to 60,000	58,005	3,087,390	63,149	3,389,193	22,239	1,178,949
60,000 to 70,000	26,312	1,696,506	30,765	1,987,223	12,553	816,459
70,000 to 80,000	18,504	1,379,611	42,135	3,148,293	32,459	2,426,220
80,000 to 90,000	14,004	1,184,048	17,259	1,459,296	6,064	512,937
90,000 to 100,000	11,561	1,096,629	14,162	1,343,856	5,845	556,662
100,000 to 200,000	59,246	7,779,014	80,855	10,681,075	51,459	6,449,762
200,000 to 300,000	21,535	4,982,417	29,688	6,901,112	20,465	4,702,393
300,000 to 400,000	11,616	3,862,004	15,972	5,324,684	12,414	4,127,665
400,000 to 500,000	7,956	3,453,804	10,740	4,657,695	8,864	3,862,648
500,000 to 600,000	18,213	9,276,661	22,705	11,598,542	21,905	11,195,619
600,000 to 700,000	4,256	2,692,827	6,027	3,828,448	5,169	3,282,336
700,000 to 800,000	3,278	2,410,402	4,746	3,492,683	4,523	3,333,730
800,000 to 900,000	2,572	2,140,004	4,009	3,339,385	3,333	2,783,512
900,000 to 1,000,000	2,183	2,052,907	3,910	3,694,454	3,310	3,150,330
1,000,000 to 2,000,000	24,382	28,611,908	32,522	38,286,877	32,402	38,463,123
2,000,000 to 3,000,000	7,717	17,449,073	10,991	24,981,300	11,157	25,650,324
3,000,000 to 4,000,000	2,659	8,798,379	3,702	12,128,127	3,781	12,609,931
4,000,000 to 5,000,000	1,618	6,987,869	2,366	10,318,521	2,277	10,063,922
5,000,000 to 6,000,000	3,601	18,294,924	4,583	23,379,148	4,544	23,281,285
6,000,000 to 7,000,000	683	4,304,423	893	5,657,885	921	5,884,587
7,000,000 to 8,000,000	432	3,178,206	652	4,801,218	623	4,633,957
8,000,000 to 9,000,000	350	2,928,744	462	3,831,435	482	4,058,370
9,000,000 to 10,000,000	286	2,704,094	319	2,988,101	482	4,649,254
10,000,000 to 100,000,000	3,239	64,598,353	4,233	82,663,346	4,282	85,408,084
100,000,000 & Over	362	187,736,391	442	216,451,562	441	227,558,763
Total	94,974,207	483,268,074	105,767,569	589,569,973	107,304,478	629,765,366

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

8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks
As on 31st March, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	72,325,512	90,083,832	31,798,909	18,340,879	10,965	11,786	21,928	27,806	104,157,314	108,464,303
5,000 to 10,000	1,751,683	14,075,619	245,523	1,832,004	1,405	10,107	3,905	28,388	2,002,516	15,946,118
10,000 to 20,000	551,150	6,378,262	59,685	734,878	1,001	14,184	4,270	60,987	618,106	7,188,320
20,000 to 25,000	29,133	653,721	7,000	156,050	311	6,877	1,312	29,576	37,756	846,224
25,000 to 30,000	130,700	3,666,956	22,949	620,428	322	8,784	1,050	28,931	155,021	4,325,098
30,000 to 40,000	29,774	1,015,443	6,507	223,599	345	11,921	1,646	57,279	38,272	1,308,242
40,000 to 50,000	17,460	775,728	4,571	204,507	259	11,680	1,209	54,324	23,499	1,046,239
50,000 to 60,000	14,775	785,784	5,983	313,993	599	30,842	882	48,330	22,239	1,178,949
60,000 to 70,000	9,481	617,472	2,250	145,569	165	10,624	657	42,794	12,553	816,459
70,000 to 80,000	19,159	1,434,845	12,479	929,749	141	10,505	680	51,122	32,459	2,426,220
80,000 to 90,000	4,076	344,620	1,307	110,036	100	8,468	581	49,813	6,064	512,937
90,000 to 100,000	4,000	380,570	1,312	124,680	119	11,421	414	39,991	5,845	556,662
100,000 to 200,000	32,971	4,138,452	14,570	1,766,696	1,530	186,945	2,488	357,669	51,459	6,449,762
200,000 to 300,000	13,198	3,024,511	5,508	1,257,649	701	160,702	1,058	259,531	20,465	4,702,393
300,000 to 400,000	8,095	2,686,745	3,253	1,073,515	459	154,132	607	213,272	12,414	4,127,665
400,000 to 500,000	5,674	2,478,644	2,141	927,356	631	208,584	418	188,064	8,864	3,862,648
500,000 to 600,000	14,406	7,362,329	5,538	2,820,419	1,520	771,675	441	241,196	21,905	11,195,619
600,000 to 700,000	3,346	2,120,782	1,265	795,025	218	139,689	340	226,840	5,169	3,282,336
700,000 to 800,000	3,099	2,285,784	1,000	730,524	166	122,331	258	185,092	4,523	3,333,730
800,000 to 900,000	2,224	1,856,839	772	639,034	145	121,932	192	165,707	3,333	2,783,512
900,000 to 1,000,000	2,094	1,993,362	752	711,542	269	255,151	195	190,275	3,310	3,150,330
1,000,000 to 2,000,000	20,980	25,079,680	7,687	8,924,932	2,848	3,252,751	887	1,285,560	32,402	38,463,123
2,000,000 to 3,000,000	7,151	16,428,386	2,528	5,745,835	1,081	2,519,286	397	956,817	11,157	25,650,324
3,000,000 to 4,000,000	2,481	8,272,603	828	2,717,803	306	1,044,513	166	575,012	3,781	12,609,931
4,000,000 to 5,000,000	1,498	6,680,494	414	1,821,427	254	1,140,346	111	591,655	2,277	10,063,922
5,000,000 to 6,000,000	2,661	13,626,629	1,106	5,626,905	511	2,621,717	266	1,406,033	4,544	23,281,285
6,000,000 to 7,000,000	619	3,950,638	148	937,731	93	603,498	61	392,720	921	5,884,587
7,000,000 to 8,000,000	378	2,796,706	117	867,522	68	513,710	60	454,017	623	4,633,957
8,000,000 to 9,000,000	280	2,356,404	100	838,278	60	503,895	42	359,792	482	4,058,370
9,000,000 to 10,000,000	274	2,642,928	84	801,872	83	809,140	41	393,314	482	4,649,254
10,000,000 to 100,000,000	2,164	39,225,515	761	12,625,249	629	12,386,684	728	21,170,636	4,282	85,408,084
100,000,000 & Over	32	7,850,230	11	1,551,167	18	2,907,219	380	215,250,148	441	227,558,763
Total	75,012,428	276,992,514	32,217,958	76,916,856	27,322	38,631,899	47,670	245,224,897	107,304,478	629,765,366

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand 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	521,549	107,201,510	518,198	127,785,370	521,679	132,593,660
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	7,397	3,561,095	5,688	3,086,335	10,230	4,550,059
A. Transport Equipment	4,103	2,922,503	3,339	2,673,696	8,054	4,157,787
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	3,294	638,592	2,349	412,639	2,176	392,272
V. Real Estate	165,870	55,898,557	114,640	49,880,870	114,488	49,326,820
A. Land	27,102	7,057,291	44,077	8,803,714	46,539	10,155,982
1. Residential	86	65,268	79	48,738	1,887	1,074,134
(a) House	86	65,268	79	48,738	1,883	1,070,432
(b) Flat	-	-	-	-	4	3,702
2. Non-Residential	27,016	6,992,023	43,998	8,754,976	44,652	9,081,847
(a) Commercial	-	-	53	53,167	74	69,204
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	27,016	6,992,023	43,499	8,383,439	43,713	8,442,807
(d) Others	-	-	446	318,370	865	569,836
B. Buildings:	138,768	48,841,267	70,563	41,077,156	67,949	39,170,838
1. Residential	24,778	18,576,772	36,497	23,769,681	25,095	19,955,108
(a) House	24,620	18,338,770	36,330	23,548,837	24,939	19,746,423
(b) Flat	158	238,002	167	220,844	156	208,685
2. Non-Residential	113,990	30,264,495	34,066	17,307,475	42,854	19,215,731
(a) Commercial	1,014	750,252	964	659,929	881	569,210
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	11,367	3,354,813
(d) Others	112,976	29,514,243	33,102	16,647,546	30,606	15,291,708
VI. Fixed Deposits and Insurance Policies	2,147	563,391	2,737	865,244	2,523	760,476
A. Bank Deposits	2,147	563,391	2,737	865,244	2,523	760,476
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,010	530,988	2,316	641,065	2,444	701,293
3. Other Deposits	137	32,403	421	224,179	79	59,183
B. Insurance Policies	-	-	-	-	-	-
VII. Others	216,643	34,320,630	444,172	74,221,250	427,682	77,187,073
A. Other Secured Advances	82,602	12,864,781	85,403	23,552,960	95,132	27,830,753
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	-	-	1,674	375,898
3. Others	82,602	12,864,781	85,403	23,552,960	93,458	27,454,856
B. Advances Secured by Guarantee(s)	134,041	21,455,849	358,769	50,668,290	332,550	49,356,320
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	134,041	21,455,849	358,769	50,668,290	332,550	49,356,320
VIII. Unsecured Advances	4,569,894	175,221,102	4,574,196	152,097,289	5,141,255	149,439,815
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	113,556	11,478,900	1,274,020	4,235,601	1,305,823	5,159,980
3. Others	4,456,338	163,742,203	3,300,176	147,861,688	3,835,432	144,279,835
Total	5,483,500	376,766,286	5,659,631	407,936,358	6,217,857	413,857,903

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st March, 2024

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	401,250	102,401,845	120,420	30,188,609	9	3,206	521,679	132,593,660
II. Securities, Shares and Other Financial Instruments:	-	-	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st March, 2024

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	8,828	4,269,246	1,402	280,813	-	-	10,230	4,550,059
A. Transport Equipments	7,049	3,946,099	1,005	211,688	-	-	8,054	4,157,787
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	1,779	323,147	397	69,125	-	-	2,176	392,272
V. Real Estate	101,058	42,995,368	13,430	6,331,452	-	-	114,488	49,326,820
A. Land	42,880	9,450,315	3,659	705,667	-	-	46,539	10,155,982
1. Residential	1,597	935,939	290	137,195	-	-	1,887	1,074,134
(a) House	1,593	933,237	290	137,195	-	-	1,883	1,070,432
(b) Flat	4	3,702	-	-	-	-	4	3,702
2. Non-Residential	41,283	8,513,376	3,369	568,472	-	-	44,652	9,081,847
(a) Commercial	69	63,900	5	5,304	-	-	74	69,204
(b) Industrial	-	-	-	-	-	-	-	-
c) Agriculture	40,400	7,898,588	3,313	544,219	-	-	43,713	8,442,807
d) Other	814	550,888	51	18,949	-	-	865	569,836
B. Buildings:	58,178	33,545,054	9,771	5,625,785	-	-	67,949	39,170,838
1. Residential	21,429	17,134,000	3,666	2,821,107	-	-	25,095	19,955,108
(a) House	21,308	16,979,862	3,631	2,766,561	-	-	24,939	19,746,423
(b) Flat	121	154,138	35	54,546	-	-	156	208,685
2. Non-Residential	36,749	16,411,053	6,105	2,804,678	-	-	42,854	19,215,731
(a) Commercial	828	529,173	53	40,037	-	-	881	569,210
(b) Industrial	-	-	-	-	-	-	-	-
c) Agriculture	9,844	2,853,789	1,523	501,024	-	-	11,367	3,354,813
d) Other	26,077	13,028,091	4,529	2,263,616	-	-	30,606	15,291,708
VI. Fixed Deposits and Insurance Policies	1,853	589,783	670	170,692	-	-	2,523	760,476
A. Bank Deposits	1,853	589,783	670	170,692	-	-	2,523	760,476
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	1,786	534,273	658	167,019	-	-	2,444	701,293
3. Other Deposits	67	55,510	12	3,673	-	-	79	59,183
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	321,911	62,854,873	105,771	14,332,200	-	-	427,682	77,187,073
A. Other Secured Advances	77,275	24,344,382	17,857	3,486,372	-	-	95,132	27,830,753
1. Receivables	-	-	-	-	-	-	-	-
2. Employees Benefits	1,441	337,901	233	37,997	-	-	1,674	375,898
3. Others	75,834	24,006,481	17,624	3,448,375	-	-	93,458	27,454,856
B. Advances Secured by Guarantee(s)	244,636	38,510,492	87,914	10,845,828	-	-	332,550	49,356,320
1. Institutional Guarantee(s)	-	-	-	-	-	-	-	-
2. Individual Guarantee(s)	244,636	38,510,492	87,914	10,845,828	-	-	332,550	49,356,320
VIII. Unsecured Advances	3,883,273	117,455,334	1,257,956	31,980,222	26	4,259	5,141,255	149,439,815
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	1,021,446	4,314,035	284,377	845,945	-	-	1,305,823	5,159,980
3. Others	2,861,827	113,141,299	973,579	31,134,277	26	4,259	3,835,432	144,279,835
Total	4,718,173	330,566,449	1,499,649	83,283,989	35	7,465	6,217,857	413,857,903

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand 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	5,483,500	376,766,286	5,659,631	407,936,358	6,217,857	413,857,903
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,913,341	258,437,540	1,890,189	316,027,410	1,794,324	307,640,004
A. Agriculture, forestry and fishing	1,400,142	178,768,597	1,466,706	241,964,084	1,409,995	241,478,713
1. Crop and animal production, hunting and related service activities	1,400,068	178,758,238	1,465,505	241,808,389	1,409,101	241,344,101
Growing of Wheat, Rice, Sugar Cane & Cotton	585,144	66,587,952	618,832	101,573,497	578,270	96,394,132
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,606	812,327	2,528	373,518	2,007	310,704
Growing of other fruits, vegetables and crops	30,449	4,617,558	39,917	5,203,930	34,411	4,505,170
Raising of livestock and other related activities	727,609	97,212,044	758,523	127,932,344	746,344	132,522,601
Other agricultural support activities	51,260	9,528,358	45,705	6,725,101	48,069	7,611,494
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	74	10,359	1,201	155,695	894	134,612
B. Mining and quarrying	2	374	3	832	2	559
05 - Mining of coal and lignite	1	315	2	773	1	500
06 - Extraction of crude petroleum and natural gas	1	59	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	63,822	8,338,272	45,341	7,237,322	41,658	5,892,140
10 - Manufacture of food products	11,367	1,268,994	10,005	1,149,495	9,509	1,063,072
11 - Manufacture of beverages	346	77,697	382	72,313	380	69,443
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	5,596	2,038,283	4,967	2,901,308	3,552	1,866,170
Preparation and spinning of textile fibres	1,634	128,282	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	375	73,694	223	52,301	189	46,526
Manufacture of carpets and rugs	200	22,001	179	22,702	115	17,649
Manufacture of other textiles n.e.c.	3,386	1,814,294	4,564	2,826,293	3,247	1,801,983
14 - Manufacture of wearing apparel	5,841	386,893	5,617	407,749	5,466	397,985
15 - Manufacture of leather and related products	255	28,908	285	50,409	256	48,079

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand 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	104	17,528	65	11,609	44	6,287
Manufacture of luggage, handbags and the like, saddlery and harness	4	810	113	29,680	111	31,986
Manufacture of footwear	147	10,570	107	9,120	101	9,806
a. Leather wear	147	10,570	106	8,929	100	9,806
b. Rubber and Plastic wear	-	-	1	191	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	269	42,244	282	43,867	274	40,084
17 - Manufacture of paper and paper products	4	2,184	7	1,660	5	1,456
18 - Printing and reproduction of recorded media	169	32,714	158	30,877	157	30,964
Printing and other service activities related to printing	169	32,714	158	30,877	157	30,964
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	234	4	296	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10	1,067	7	491	7	378
22 - Manufacture of rubber and plastics products	6	628	9	6,491	9	6,417
23 - Manufacture of other non-metallic mineral products	303	55,975	235	54,102	206	44,460
24 - Manufacture of basic metals	662	86,151	291	44,241	282	41,945
25 - Manufacture of fabricated metal products, except machinery and equipment	25,323	1,800,867	16,203	1,153,973	15,665	1,082,311
26 - Manufacture of computer, electronic and optical products	480	53,572	331	39,903	198	21,498
27 - Manufacture of electrical equipment	5	11,112	10	17,433	10	16,542
28 - Manufacture of machinery and equipment	3	71	3	72	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	16	956	11	593	10	558
31 - Manufacture of furniture	609	95,529	505	75,761	313	52,167
32 - Other manufacturing	12,554	2,354,193	6,029	1,186,286	5,352	1,108,243
Manufacture of jewellery and related articles	6,355	1,247,401	69	11,596	59	9,606
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	13	1,283	18	1,378	6	633
Manufacture of sports goods	22	4,870	102	20,233	85	17,449
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	130	11,414	282	55,858	253	57,462
Manufacture of Handicrafts	453	27,779	404	39,582	401	42,770
Other manufacturing n.e.c.	5,581	1,061,447	5,154	1,057,639	4,548	980,322
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	944	860,183	1,727	2,165,657	-	-
Electric power generation, transmission and distribution	944	860,183	1,727	2,165,657	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	944	860,183	1,727	2,165,657	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	9,778	3,524,984	8,961	3,219,324	8,945	3,193,925
41 - Construction of buildings	9,778	3,524,984	8,961	3,219,324	8,945	3,193,925
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand 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	221,943	40,686,804	217,656	43,811,015	202,248	42,183,468
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,715	859,494	2,510	472,554	2,319	415,567
46 - Wholesale trade, except of motor vehicles and motorcycles	47,727	9,139,101	39,939	9,875,574	36,091	9,922,961
47 - Retail trade, except of motor vehicles and motorcycles	168,501	30,688,209	175,207	33,462,887	163,838	31,844,939
H. Transportation and storage	2,227	1,420,575	1,836	427,053	1,393	297,929
49 - Land transport and transport via pipelines	2,154	1,411,753	1,761	416,556	1,341	291,096
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	73	8,822	75	10,498	52	6,833
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	3,606	510,103	1,834	292,686	1,755	272,216
55 - Accommodation	1,056	240,253	950	211,388	907	202,229
56 - Food and beverage service activities	2,550	269,850	884	81,299	848	69,987
J. Information and communication	230	35,089	206	31,805	173	29,215
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	122	18,225	108	16,542	84	13,065
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	93	15,211	96	14,537	86	14,201
62 - Computer programming, consultancy and related activities	15	1,653	2	726	3	1,949
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	45	2,834	15	1,619	12	897
L. Professional, scientific and technical activities	2,246	344,262	2,080	359,010	1,793	341,976
69 - Legal and accounting activities	1,118	226,999	1,438	272,551	1,378	273,744
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	343	43,946	237	42,626	176	35,967
72 - Scientific research and development	1	199	1	199	-	-
73 - Advertising and market research	779	72,367	377	39,982	211	27,008
74 - Other professional, scientific and technical activities	3	470	1	138	3	783
75 - Veterinary activities	2	281	26	3,515	25	4,474
M. Administrative and support service activities	102,040	12,607,804	65,215	7,703,152	58,311	6,039,373
77 - Rental and leasing activities	74	7,760	49	6,476	35	5,923
78 - Employment activities	98,826	12,088,569	61,818	7,158,597	54,689	5,448,439
79 - Travel agency, tour operator, reservation service and related activities	109	14,079	64	9,107	48	6,029
80 - Security and investigation activities	2	70	1	0	2	97
81 - Services to buildings and landscape activities	44	7,219	34	6,093	34	5,524
82 - Office administrative, office support and other business support activities	2,985	490,107	3,249	522,879	3,503	573,361
N. Education	6,980	860,763	9,888	1,110,918	5,965	711,269
O. Human health and social work activities	23,716	1,990,127	24,185	2,188,476	22,133	2,059,845
86 - Human health activities	1,034	189,512	358	75,065	333	73,083
87 - Residential care activities	22,682	1,800,615	23,827	2,113,411	21,800	1,986,761
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	3,628	339,666	1,832	221,423	898	135,840
Q. Other service activities	71,992	8,147,103	42,704	5,293,034	39,043	5,002,639
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	3,535,483	112,893,934	3,735,708	84,616,244	4,361,894	89,952,235
A. Bank Employees	7,443	4,129,982	6,816	5,151,834	7,094	5,420,355
1) For house building	745	2,764,287	811	3,484,355	822	3,443,462
2) For transport i.e. purchase of car etc.	1,248	589,931	1,152	658,258	1,266	864,749
3) Other purposes	5,450	775,764	4,853	1,009,222	5,006	1,112,144
B. Consumer Financing	3,280,179	87,692,819	3,512,417	61,604,575	4,128,500	62,684,558
1) For house building	126,743	42,313,064	140,901	43,953,404	136,319	42,619,314
2) For transport i.e. purchase of car etc	2,040	1,489,165	1,557	1,283,935	1,433	1,211,842
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	3,151,396	43,890,590	3,369,959	16,367,236	3,990,748	18,853,401
C) Other	247,861	21,071,133	216,475	17,859,835	226,300	21,847,323
VII. OTHER	34,676	5,434,811	33,734	7,292,704	61,639	16,265,664
Total	5,483,500	376,766,286	5,659,631	407,936,358	6,217,857	413,857,903

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st March, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,718,173	330,566,449	1,499,649	83,283,989	35	7,465	6,217,857	413,857,903
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
NPLs and DPLs	-	-	-	-	-	-	-	-
Stock Exchanges & Brokerage Houses	-	-	-	-	-	-	-	-
Mudarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,377,365	244,257,025	416,926	63,376,482	33	6,497	1,794,324	307,640,004
A. Agriculture, forestry and fishing	1,086,325	191,001,565	323,638	50,471,270	32	5,878	1,409,995	241,478,713
1. Crop and animal production, hunting and related service activities	1,085,642	190,994,154	323,427	50,444,069	32	5,878	1,409,101	241,344,101
Growing of Wheat, Rice, Sugar Cane & Cotton	464,673	78,242,140	113,569	18,147,297	28	4,695	578,270	98,394,132
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,590	257,540	417	53,164	-	-	2,007	310,704
Growing of other fruits, vegetables and crops	31,465	4,133,217	2,945	371,790	1	163	34,411	4,505,170
Raising of livestock and other related activities	544,912	101,432,171	201,429	31,089,410	3	1,020	746,344	132,522,601
Other agricultural support activities	43,002	6,829,087	5,067	782,407	-	-	48,069	7,611,494
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
82 - Forestry and logging	-	-	-	-	-	-	-	-
83 - Fishing and aquaculture	683	107,411	211	27,202	-	-	894	134,612
B. Mining and quarrying	2	559	-	-	-	-	2	559
85 - Mining of coal and lignite	1	500	-	-	-	-	1	500
86 - Extraction of crude petroleum and natural gas	1	59	-	-	-	-	1	59
87 - Mining of metal ores	-	-	-	-	-	-	-	-
88-Other mining and quarrying	-	-	-	-	-	-	-	-
89 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	30,434	4,868,382	11,224	1,023,757	-	-	41,658	5,892,140
10 - Manufacture of food products	8,541	955,659	968	107,413	-	-	9,509	1,063,072
11 - Manufacture of beverages	375	68,839	5	605	-	-	380	69,443
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	2,586	1,508,385	966	357,784	-	-	3,552	1,866,170
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-
Finishing of textiles	1	12	-	-	-	-	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	20	5,066	169	41,460	-	-	189	46,526
Manufacture of carpets and rugs	69	12,953	46	4,696	-	-	115	17,649
Manufacture of other textiles n.e.c.	2,496	1,490,354	751	311,628	-	-	3,247	1,801,983
14 - Manufacture of wearing apparel	1,746	191,484	3,720	206,501	-	-	5,466	397,985
15 - Manufacture of leather and related products	227	45,031	29	2,448	-	-	256	48,079

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st March, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	43	6,279	1	8	-	-	44	6,287
Manufacture of luggage, handbags and the like, saddlery and harness	104	30,238	7	1,748	-	-	111	31,986
Manufacture of footwear	80	9,114	21	692	-	-	101	9,806
a. Leather wear	79	9,114	21	692	-	-	100	9,806
b. Rubber and Plastic wear	1	-	-	-	-	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	273	40,024	1	60	-	-	274	40,084
17 - Manufacture of paper and paper products	4	1,446	1	10	-	-	5	1,456
18 - Printing and reproduction of recorded media	156	30,664	1	300	-	-	157	30,964
Printing and other service activities related to printing	156	30,664	1	300	-	-	157	30,964
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	-	-	-	-	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3	293	4	84	-	-	7	378
22 - Manufacture of rubber and plastic products	9	6,417	-	-	-	-	9	6,417
23 - Manufacture of other non-metallic mineral products	201	44,194	5	266	-	-	206	44,460
24 - Manufacture of basic metals	281	41,934	1	11	-	-	282	41,945
25 - Manufacture of fabricated metal products, except machinery and equipment	11,743	853,201	3,922	229,110	-	-	15,665	1,082,311
26 - Manufacture of computer, electronic and optical products	111	17,363	87	4,134	-	-	198	21,498
27 - Manufacture of electrical equipment	10	16,542	-	-	-	-	10	16,542
28 - Manufacture of machinery and equipment	3	72	-	-	-	-	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	9	518	1	40	-	-	10	558
31 - Manufacture of furniture	287	49,529	26	2,639	-	-	313	52,167
32 - Other manufacturing	3,865	995,891	1,487	112,351	-	-	5,352	1,108,243
Manufacture of jewellery and related articles	59	9,606	-	-	-	-	59	9,606
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	4	530	2	103	-	-	6	633
Manufacture of sports goods	76	17,053	9	396	-	-	85	17,449
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	234	55,032	29	2,430	-	-	263	57,462
Manufacture of Handicrafts	135	18,442	266	24,328	-	-	401	42,770
Other manufacturing n.e.c.	3,367	895,228	1,181	85,094	-	-	4,548	980,322
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-
Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	-	-
f) Other	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	7,651	2,703,056	1,294	490,869	-	-	8,945	3,193,925
41 - Construction of buildings	7,651	2,703,056	1,294	490,869	-	-	8,945	3,193,925
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks As on 31st March, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	160,073	34,395,699	42,174	7,787,150	1	619	202,248	42,183,468
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,312	412,580	7	2,987	-	-	2,319	415,567
46 - Wholesale trade, except of motor vehicles and motorcycles	30,035	8,146,501	6,056	1,776,460	-	-	36,091	9,922,961
47 - Retail trade, except of motor vehicles and motorcycles	127,726	25,836,618	36,111	6,007,702	1	619	163,838	31,844,939
H. Transportation and storage	1,098	238,495	295	59,434	-	-	1,393	297,929
49 - Land transport and transport via pipelines	1,053	232,318	288	58,778	-	-	1,341	291,096
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	45	6,177	7	656	-	-	52	6,833
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,536	257,486	219	14,730	-	-	1,755	272,216
55 - Accommodation	885	194,505	22	7,724	-	-	907	202,229
56 - Food and beverage service activities	651	62,980	197	7,007	-	-	848	69,987
J. Information and communication	169	28,873	4	342	-	-	173	29,215
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	81	12,738	3	327	-	-	84	13,065
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	85	14,186	1	15	-	-	86	14,201
62 - Computer programming, consultancy and related activities	3	1,949	-	-	-	-	3	1,949
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	9	832	3	65	-	-	12	897
L. Professional, scientific and technical activities	1,514	296,983	279	44,993	-	-	1,793	341,976
69 - Legal and accounting activities	1,189	238,932	189	34,812	-	-	1,378	273,744
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	155	33,232	21	2,735	-	-	176	35,967
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	143	19,744	68	7,264	-	-	211	27,008
74 - Other professional, scientific and technical activities	3	783	-	-	-	-	3	783
75 - Veterinary activities	24	4,292	1	182	-	-	25	4,474
M. Administrative and support service activities	45,601	5,039,826	12,710	1,000,746	-	-	58,311	6,039,573
77 - Rental and leasing activities	30	5,422	5	501	-	-	35	5,923
78 - Employment activities	42,674	4,553,411	12,015	895,028	-	-	54,689	5,448,439
79 - Travel agency, tour operator, reservation service and related activities	44	5,266	4	763	-	-	48	6,029
80 - Security and investigation activities	2	97	-	-	-	-	2	97
81 - Services to buildings and landscape activities	34	5,524	-	-	-	-	34	5,524
82 - Office administrative, office support and other business support activities	2,817	468,907	686	104,454	-	-	3,503	573,361
N. Education	4,832	567,040	1,133	144,229	-	-	5,965	711,269
O. Human health and social work activities	9,001	1,361,741	13,132	698,103	-	-	22,133	2,059,845
86 - Human health activities	279	62,010	54	11,074	-	-	333	73,083
87 - Residential care activities	8,722	1,299,732	13,078	687,030	-	-	21,800	1,986,761
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	623	107,892	275	27,948	-	-	898	135,840
Q. Other service activities	28,497	3,389,794	10,546	1,612,845	-	-	39,043	5,002,639
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-
VI. PERSONAL	3,288,677	72,620,599	1,073,217	17,331,636	-	-	4,361,894	89,952,235
A. Bank - Employees	6,475	4,956,099	619	464,256	-	-	7,094	5,420,355
1) For house building	743	3,158,549	79	284,913	-	-	822	3,443,462
2) For transport i.e. purchase of car etc.	1,198	781,261	68	83,488	-	-	1,266	864,749
3) Other purposes	4,534	1,016,290	472	95,854	-	-	5,006	1,112,144
B. Consumer Financing	3,164,998	51,591,703	963,502	11,092,854	-	-	4,128,500	62,684,558
1) For house building	109,378	34,777,067	26,941	7,842,247	-	-	136,319	42,619,314
2) For transport i.e. purchase of car etc	1,412	1,190,620	21	21,222	-	-	1,433	1,211,842
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-	-	-
5) Personal loans	3,054,208	15,624,016	936,540	3,229,385	-	-	3,990,748	18,853,401
C) Other	117,204	16,072,797	109,096	5,774,526	-	-	226,300	21,847,323
VII. OTHER	52,131	13,688,825	9,506	2,575,871	2	968	61,639	16,265,664
Total	4,718,173	338,566,649	1,499,649	83,283,989	35	7,465	6,217,857	413,857,993

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

8.9 Advances Classified by Rate of Interest

Microfinance Banks

(Thousand Rupees)

Rate of Interest	Mar-23	Dec-23	Mar-24 P
0.00	9,010,064	26,968,547	29,348,918
1.00	-	-	-
2.00	-	-	-
3.00	294,002	332,463	375,898
4.00	92,886	213,229	274,650
5.00	19,957,509	14,170,324	14,121,001
6.00	-	-	-
7.00	-	32,044	32,432
8.00	-	1,029,265	667,158
9.00	1	-	-
10.00	1,306,741	93,979	98,227
11.00	102,491	8,690	419
12.00	13,275	4,234	3,452
13.00	312,762	64,569	57,018
14.00	149,281	12,000	9,400
15.00	801,425	103,897	99,893
16.00	311,589	52,762	61,664
17.00	89,037	32,269	22,826
18.00	942,891	245,190	201,006
19.00	748,656	256,806	214,043
20.00	3,766,606	1,098,875	967,244
21.00	2,913,014	1,400,459	1,256,405
22.00	4,061,589	2,545,682	2,209,961
23.00	4,926,256	3,228,026	2,873,726
24.00	5,493,399	2,568,589	2,242,400
25.00	9,108,448	4,136,327	3,641,367
26.00	13,565,582	4,662,959	3,886,081
27.00	10,466,574	3,780,642	3,279,216
28.00	25,416,520	5,809,444	5,141,945
29.00	12,182,305	6,435,430	5,769,643
30.00	15,151,240	7,001,835	6,680,847
31.00	16,590,283	12,976,027	7,152,572
32.00	25,051,739	19,044,375	14,055,536
33.00	37,910,759	15,469,946	15,728,359
34.00	32,011,082	21,950,598	16,894,233
35.00	15,990,791	11,700,089	13,462,758
36.00	26,146,439	20,695,164	19,342,381
37.00	16,789,921	32,528,839	40,147,022
38.00	9,822,989	29,878,532	31,689,145
39.00	3,385,086	23,644,597	31,230,106
40.00	7,258,351	29,437,696	29,023,751
41.00	1,797,631	17,425,926	16,776,151
42.00	11,106,869	29,247,558	32,715,488
43.00	1,440,731	6,072,675	6,511,718
44.00	761,404	7,467,903	5,958,527
45.00	1,453,940	3,137,431	2,077,104
46.00	4,472,544	3,813,862	2,174,783
47.00	4,576,276	4,375,990	4,254,323
48.00	6,878,020	3,261,043	2,074,581
49.00	3,214,584	3,825,150	6,344,657
50.00 & above	8,922,703	25,694,421	32,707,868
Total	376,766,286	407,936,358	413,857,903

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

8.9.1 Advances Classified by Rate of Interest and Gender

Microfinance Banks As on 31st March, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	24,041,268	5,307,649	-	29,348,918
1.00	-	-	-	-
2.00	-	-	-	-
3.00	337,901	37,997	-	375,898
4.00	189,789	84,861	-	274,650
5.00	12,102,214	2,018,788	-	14,121,001
6.00	-	-	-	-
7.00	32,432	-	-	32,432
8.00	666,134	1,024	-	667,158
9.00	-	-	-	-
10.00	89,095	9,132	-	98,227
11.00	419	-	-	419
12.00	3,247	205	-	3,452
13.00	55,601	1,417	-	57,018
14.00	7,070	2,330	-	9,400
15.00	94,756	5,137	-	99,893
16.00	60,678	986	-	61,664
17.00	18,208	4,618	-	22,826
18.00	190,388	10,619	-	201,006
19.00	184,735	29,308	-	214,043
20.00	884,422	82,822	-	967,244
21.00	1,052,424	203,981	-	1,256,405
22.00	1,903,193	306,768	-	2,209,961
23.00	2,495,299	378,427	-	2,873,726
24.00	1,997,582	244,818	-	2,242,400
25.00	3,217,389	423,978	-	3,641,367
26.00	3,470,343	415,737	-	3,886,081
27.00	2,892,825	386,391	-	3,279,216
28.00	3,812,132	1,329,814	-	5,141,945
29.00	5,396,614	373,029	-	5,769,643
30.00	5,457,902	1,222,945	-	6,680,847
31.00	5,802,064	1,349,957	551	7,152,572
32.00	11,016,207	3,035,621	3,708	14,055,536
33.00	11,509,850	4,218,509	-	15,728,359
34.00	15,055,200	1,839,033	-	16,894,233
35.00	10,182,581	3,279,506	670	13,462,758
36.00	14,084,327	5,258,055	-	19,342,381
37.00	32,865,291	7,280,159	1,572	40,147,022
38.00	22,945,744	8,743,239	163	31,689,145
39.00	25,443,068	5,786,688	350	31,230,106
40.00	24,575,977	4,447,774	-	29,023,751
41.00	12,750,205	4,025,946	-	16,776,151
42.00	24,486,225	8,229,263	-	32,715,488
43.00	5,251,737	1,259,778	203	6,511,718
44.00	4,910,412	1,048,115	-	5,958,527
45.00	1,698,844	378,261	-	2,077,104
46.00	1,892,471	282,064	248	2,174,783
47.00	3,368,584	885,740	-	4,254,323
48.00	1,860,575	214,006	-	2,074,581
49.00	2,278,768	4,065,889	-	6,344,657
50.00 & above	27,934,260	4,773,608	-	32,707,868
Total	330,566,449	83,283,989	7,465	413,857,903

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

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	173,208	85,230	258,438	221,503	94,524	316,027	215,396	92,294	307,690
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	66,376	46,518	112,894	39,442	45,175	84,616	38,528	51,374	89,902
	Others	3,344	2,091	5,435	4,512	2,781	7,293	10,961	5,305	16,266
	Total	242,927	133,839	376,766	265,457	142,479	407,936	264,885	148,973	413,858
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	126,326	59,463	185,789	161,292	61,351	222,643	155,423	58,833	214,256
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	35,073	21,247	56,320	16,610	18,001	34,611	16,578	20,558	37,135
	Others	2,120	889	3,009	2,835	1,153	3,988	7,329	2,282	9,611
	Total	163,519	81,598	245,118	180,738	80,504	261,242	179,330	81,672	261,002
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	34,749	14,672	49,421	45,836	19,567	65,403	44,948	19,178	64,126
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	24,000	11,244	35,244	16,146	12,877	29,023	15,373	13,837	29,210
	Others	1,080	607	1,687	1,447	665	2,112	3,184	1,472	4,656
	Total	59,829	26,523	86,352	63,429	33,109	96,539	63,505	34,488	97,992
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	8,291	5,887	14,178	9,272	7,497	16,769	9,900	7,807	17,707
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,715	2,912	5,627	2,407	1,628	4,035	2,427	1,632	4,058
	Others	45	426	471	107	755	861	258	1,097	1,355
	Total	11,050	9,225	20,276	11,785	9,880	21,665	12,585	10,535	23,120
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,219	363	1,582	2,145	314	2,459	2,158	317	2,475
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,460	855	3,315	2,359	562	2,921	2,276	589	2,864
	Others	90	24	115	96	38	134	144	50	194
	Total	3,770	1,242	5,011	4,600	915	5,514	4,578	956	5,534
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,091	1,091	-	1,187	1,187	-	1,516	1,516
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	8,733	8,733	-	10,911	10,911	-	13,642	13,642
	Others	-	44	44	-	119	119	-	233	233
	Total	-	9,867	9,867	-	12,217	12,217	-	15,392	15,392

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,542	1,907	4,449	2,854	2,028	4,882	2,865	2,085	4,950
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,049	474	2,523	1,833	382	2,214	1,785	378	2,163
	Others	8	3	11	26	11	37	30	14	43
	Total	4,599	2,384	6,983	4,713	2,421	7,133	4,679	2,477	7,156
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	81	1,847	1,928	104	2,580	2,684	102	2,508	2,610
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	79	1,054	1,133	87	814	901	90	788	878
	Others	-	99	99	1	40	42	16	157	173
	Total	160	3,000	3,160	193	3,434	3,627	208	3,453	3,661

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,855,355	6,553,942	3,083,991	9,103,105	1,735,960	2,730,233
5,000 to 10,000	76,167	523,639	214,749	1,415,058	2,079,892	10,685,457
10,000 to 20,000	76,626	1,148,543	149,690	2,043,738	176,348	2,400,890
20,000 to 25,000	84,428	1,880,162	38,315	850,423	36,515	811,769
25,000 to 30,000	54,243	1,503,231	44,071	1,220,458	40,787	1,130,938
30,000 to 40,000	123,535	4,284,953	103,733	3,601,325	102,084	3,549,604
40,000 to 50,000	173,259	7,719,804	132,234	5,865,772	120,557	5,348,929
50,000 to 60,000	220,935	11,829,636	152,402	8,097,443	138,932	7,385,662
60,000 to 70,000	204,768	13,084,938	136,192	8,619,372	122,261	7,740,452
70,000 to 80,000	220,854	16,483,620	148,078	10,932,428	132,936	9,792,961
80,000 to 90,000	118,683	9,942,039	99,816	8,343,085	91,696	7,649,615
90,000 to 100,000	131,431	12,478,007	105,082	9,936,569	86,925	8,208,444
100,000 to 200,000	713,716	94,765,509	704,971	95,949,736	701,065	86,702,162
200,000 to 300,000	189,086	44,160,096	258,290	59,158,584	275,635	62,501,863
300,000 to 400,000	78,835	26,836,727	92,428	31,505,925	85,403	29,049,684
400,000 to 500,000	46,524	20,829,064	54,618	24,369,730	48,405	21,606,184
500,000 to 600,000	30,055	16,074,591	36,768	19,682,781	32,405	17,384,192
600,000 to 700,000	17,754	11,472,312	22,358	14,454,348	20,608	13,299,246
700,000 to 800,000	14,126	10,548,400	17,658	13,169,614	17,450	12,609,113
800,000 to 900,000	11,541	9,800,765	15,259	12,957,044	15,216	12,456,726
900,000 to 1,000,000	15,835	15,125,722	15,241	14,516,913	15,347	14,224,562
1,000,000 to 2,000,000	23,091	32,006,489	29,358	39,605,839	32,935	39,275,341
2,000,000 & Over	2,653	7,714,096	4,329	12,537,068	108,495	37,313,876
Total	5,483,500	376,766,286	5,659,631	407,936,358	6,217,857	413,857,903

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

8.11.1 Advances Classified by Size of Accounts and Gender

Microfinance Banks As on 31st March, 2024

(Thousand Rupees)

Size of Account (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	936,133	996,238	799,827	1,733,995	-	-	1,735,960	2,730,233
5,000 to 10,000	2,027,236	10,328,988	52,656	356,469	-	-	2,079,892	10,685,457
10,000 to 20,000	127,139	1,704,205	49,209	696,685	-	-	176,348	2,400,890
20,000 to 25,000	19,004	420,970	17,510	390,774	1	25	36,515	811,769
25,000 to 30,000	21,199	588,932	19,588	542,005	-	-	40,787	1,130,938
30,000 to 40,000	59,572	2,073,584	42,512	1,476,020	-	-	102,084	3,549,604
40,000 to 50,000	80,618	3,586,199	39,939	1,762,730	-	-	120,557	5,348,929
50,000 to 60,000	105,463	5,607,661	33,468	1,777,951	1	50	138,932	7,385,662
60,000 to 70,000	97,358	6,158,687	24,903	1,581,766	-	-	122,261	7,740,452
70,000 to 80,000	105,505	7,784,989	27,431	2,007,972	-	-	132,936	9,792,961
80,000 to 90,000	70,325	5,877,119	21,370	1,772,414	1	81	91,696	7,649,615
90,000 to 100,000	69,045	6,546,317	17,880	1,662,127	-	-	86,925	8,208,444
100,000 to 200,000	465,894	63,971,807	235,155	22,727,967	16	2,388	701,065	86,702,162
200,000 to 300,000	212,801	48,507,904	62,822	13,991,348	12	2,612	275,635	62,501,863
300,000 to 400,000	69,623	23,735,219	15,779	5,314,166	1	300	85,403	29,049,684
400,000 to 500,000	40,196	17,990,815	8,209	3,615,369	-	-	48,405	21,606,184
500,000 to 600,000	26,517	14,267,920	5,888	3,116,272	-	-	32,405	17,384,192
600,000 to 700,000	17,035	11,025,573	3,571	2,272,384	2	1,289	20,608	13,299,246
700,000 to 800,000	14,420	10,472,341	3,029	2,136,051	1	720	17,450	12,609,113
800,000 to 900,000	12,622	10,406,243	2,594	2,050,483	-	-	15,216	12,456,726
900,000 to 1,000,000	12,748	11,860,214	2,599	2,364,348	-	-	15,347	14,224,562
1,000,000 to 2,000,000	27,399	33,334,005	5,536	5,941,336	-	-	32,935	39,275,341
2,000,000 & Over	100,321	33,320,519	8,174	3,993,356	-	-	108,495	37,313,876
Total	4,718,173	330,566,449	1,499,649	83,283,989	35	7,465	6,217,857	413,857,903

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	144,897,698.0	146,158,534.0	145,313,131.8	151,732,695	160,983,408	152,618,539	163,330,644	171,538,693	164,358,814
1) Treasury Bills	58,325,043.1	59,174,430.0	58,623,125.0	88,251,680	96,891,836	88,212,693	94,179,643	101,718,570	94,330,855
2) Pakistan Investment Bonds (PIBs)	86,572,654.9	86,984,104.0	86,690,006.8	63,481,016	64,091,572	64,405,846	69,151,001	69,820,123	70,027,959
a. Fixed Rate	75,757,231.0	76,084,104.0	75,612,227.6	33,622,969	33,821,572	33,642,232	37,791,609	38,100,123	37,812,497
b. Floating Rate	10,815,423.9	10,900,000.0	11,077,779.2	29,858,046	30,270,000	30,763,614	31,359,392	31,720,000	32,215,462
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,838.4	255,919.0	255,838.4	255,838	255,919	255,838	255,838	255,919	255,838
IX. MUTUAL FUNDS	22,986,255.0	22,986,255.0	22,986,255.0	8,161,562	8,161,562	8,161,562	2,666,701	2,666,701	2,666,701
X. OTHERS	-	-	-	200,000	200,000	203,986	200,000	200,000	204,119
XI. Islamic Banking Products - Investments	1,730,433.4	1,747,538.7	1,744,515.4	2,765,545	2,790,747	2,780,679	4,364,098	4,391,999	4,384,270
a. Government Islamic Securities	1,686,942.0	1,687,575.0	1,701,024.0	2,730,387	2,730,783	2,745,521	4,331,717	4,332,035	4,351,797
1. GOP Ijara Sukuk	1,686,942.0	1,687,575.0	1,701,024.0	2,730,387	2,730,783	2,745,521	4,331,717	4,332,035	4,351,797
a. Variable Rental Rate (VRR)	1,686,942.0	1,687,575.0	1,701,024.0	2,730,387	2,730,783	2,745,521	4,331,717	4,332,035	4,351,797
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	43,491.4	59,963.7	43,491.4	35,158	59,964	35,158	32,381	59,964	32,473
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	43,491.4	59,963.7	43,491.4	35,158	59,964	35,158	32,381	59,964	32,473
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	169,870,225	171,148,247	170,299,741	163,115,640	172,391,636	164,020,604	170,817,281	179,053,312	171,869,742

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Mar-23	Dec-23	Mar-24 P
Assets	1,665,162,799	2,318,928,248	2,321,483,356
I. Currency and Deposits	9,989,369	8,095,456	7,974,578
1. Currency	18,242	15,599	13,477
2. Transferable Deposits	2,541,149	3,642,830	3,372,356
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	7,429,978	4,437,027	4,588,745
II. Securities(other than shares)	1,357,019,518	2,043,397,549	2,037,216,148
1. Short-term	747,494,354	836,788,162	815,307,938
2. Long-term	609,525,164	1,206,609,387	1,221,908,210
III. Loans extended (Advances)¹	202,692,540	188,290,243	182,835,365
1. Short-term	56,978,194	45,457,802	40,878,417
A) Money at call	6,108,481	220,000	-
B) Reverse Repo	18,872,795	4,919,969	3,807,194
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	31,996,918	40,317,833	37,071,223
2. Long-term	145,714,346	142,832,441	141,956,948
IV. Shares and other equity	52,336,983	17,201,496	18,391,246
1. Quoted	46,332,507	11,579,630	11,365,906
2. Non quoted	5,742,464	5,621,866	6,967,110
3. Investment fund shares	-	-	58,230
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	32,837,660	51,122,747	63,989,429
1. Trade credit and advances	-	-	-
2. Others	32,837,660	51,122,747	63,989,429
A) Dividends receivable resident sector	1,628,164	1,353	4,328,217
B) Settlement accounts resident sector	153,647	2,184,380	985,372
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	31,055,849	48,937,014	58,675,840
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	10,286,729	10,820,757	11,076,590
1. Produced assets	10,137,030	10,671,058	10,926,891
A) Tangible fixed assets	9,905,785	10,373,731	10,630,290
a) Dwellings	4,425,964	4,381,111	4,321,386
i) Building on freehold land	597,960	544,317	484,360
ii) Building on leasehold land	3,828,004	3,836,794	3,837,026
b) Other buildings and structures	2,324,838	2,421,447	2,492,898
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,288,087	2,384,696	2,456,147
c) Machinery and equipment	1,705,728	2,096,243	2,339,352
i) Transport equipment	880,545	1,184,644	1,405,563
ii) Furniture & Fixtures	293,756	326,161	341,454
iii) Office equipment	456,988	497,362	506,059
iv) Other machinery & equipment	74,439	88,077	86,277
d) Other tangible fixed assets n.e.s	1,449,255	1,474,929	1,476,653
B) Intangible fixed assets	231,245	297,328	296,602
a) Computer software	231,245	250,591	296,602
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	46,737	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Mar-23	Dec-23	Mar-24 P
Liabilities	1,665,162,799	2,318,928,248	2,321,483,356
I. Deposits²	34,159,556	46,985,885	61,187,238
1. Transferable Deposits	2,130,890	2,913,631	3,952,534
2. Restricted/ compulsory deposits	117,460	109,856	105,287
3. Other deposits	31,911,206	43,962,398	57,129,417
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,444,566,731	2,088,722,695	2,079,111,908
1. Short-term	1,366,944,767	1,960,124,854	1,974,212,050
A) Money at call	28,558,652	43,520,627	67,666,682
B) Repurchase agreements (Repo)	1,161,274,797	1,828,185,361	1,784,138,609
C) Other short-term borrowings	177,111,318	88,418,865	122,406,758
2. Long-term borrowings	77,621,964	128,597,841	104,899,858
IV. Financial Derivatives	-	-	-
V. Other accounts payable	47,787,320	47,072,110	54,474,427
1. Provision for losses	16,588,683	19,529,513	20,521,015
A) Provision for loan losses-Specific	12,939,056	14,209,225	14,916,857
B) Provision for loan losses-General	1,483,605	3,351,752	3,349,433
C) Provision for other losses	2,166,022	1,968,536	2,254,725
2. Accumulated Depreciation	1,615,002	1,995,561	2,150,593
3. Other accounts payable to other resident Sectors	28,978,635	25,547,036	31,137,319
A) Dividends payable	605,000	-	665,500
B) Settlement accounts	2,713,870	3,612,059	6,940,820
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	25,659,765	21,934,977	23,530,999
a) Suspense account	7,423,264	8,381,908	7,996,759
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	2,840,178	(1,155,622)	(1,316,362)
d) Accrued wages	244,818	700,909	173,110
e) Accrued rent	-	-	-
f) Accrued taxes	7,842,161	7,356,181	7,680,498
g) Other miscellaneous liability items	7,309,344	6,651,601	8,996,994
4. Other non- resident accounts payable	605,000	-	665,500
A) Dividends payable non-residents	605,000	-	665,500
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	138,649,192	136,147,555	126,709,783
1. Quoted	-	-	-
2. Non quoted	78,332,968	78,342,968	78,342,968
3. Investment fund shares	-	-	-
4. Retained earnings	39,041,079	9,226,082	20,690,280
5. Current year result	2,337,375	14,442,402	20,524
6. General and special reserve	25,069,307	24,139,797	25,345,709
7. Valuation adjustments	(6,131,537)	9,996,306	2,310,302
IX. Contingencies and Commitments³	125,166	176,430	228,432
1. Guarantees	6,456	13,155	12,741
2. Commitments	117,438	162,754	215,158
A) Letter of Credit	1,632	2,546	4,702
B) Forward government Securities Transactions	14,965	-	3,807
C) Forward lending	1,117	4,960	6,998
D) Commitments for acquisition of :	36	31	30
i. Fixed assets	7	1	1
ii. Intangible assets	29	30	29
E) Other commitments	99,687	155,217	199,590
3. Other contingent liabilities	1,272	521	533

Notes:

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

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

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

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	52,814,297	130,477,583	111,402,989
1. Loans and advances	5,501,933	9,647,705	7,105,679
2. Investments	45,255,983	119,316,962	103,647,673
3. Lendings to financial institutions	939,973	1,334,711	491,471
4. Balances with banks	144,570	178,205	158,166
5. Income from inter-office lending	971,838	-	-
6. Other	-	-	-
B. Mark-Up/Return/Interest Expensed	48,279,687	122,361,946	113,173,723
1. Deposits	1,982,958	2,294,353	2,417,465
2. Borrowings	46,287,877	120,053,550	110,747,521
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,530	13,126	8,480
6. Expense on inter-office borrowing	322	917	257
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	4,534,610	8,115,637	(1,770,734)
C. Non Mark-UP/Return/Interest Income	6,042,500	(7,361,598)	5,762,044
1. Fee & Commission Income	104,855	227,258	208,806
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	8,741	55,990	13,210
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	51,565	19,065	124,405
v. Investment banking fee	12,629	137,099	53,455
vi. Commission on trade	262	3,374	383
vii. Commission on guarantees	9,022	11,730	17,353
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	22,636	-	-
2. Dividend Income	305,990	9,073,035	4,747,800
3. Foreign exchange income	858,414	(93,922)	(55,289)
4. Income from derivatives	-	-	-
5. Gain on securities	(71,078)	1,113,589	754,626
i. Realised	(59,175)	991,163	692,319
ii. Unrealised - held for trading	(11,903)	122,426	62,307
6. Other Income	4,844,319	(17,681,558)	106,101
i. Rent on property	100,608	96,617	98,615
ii. Gain on sale of fixed assets-net	5,692	3,801	59
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	4,738,019	(17,781,976)	7,427
II. Total Income (I + C)	10,577,110	754,039	3,991,310

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	1,943,874	2,903,434	1,774,185
1. Operating expenses	1,812,997	2,788,409	1,704,352
i. Total compensation expense	1,274,143	1,684,546	1,080,428
ii. Property expense	226,489	285,309	236,343
a. Rent and taxes	14,966	12,655	9,021
b. Insurance	6,851	11,332	9,476
c. Utilities cost	22,839	26,374	33,792
d. Lease rental	-	-	-
e. Fuel expense generators	1,809	2,322	1,247
f. Security (including guards)	8,042	12,232	6,066
g. Repair and maintenance (including janitorial charges)	69,081	99,644	59,400
h. Depreciation on right-of-use assets	50,625	66,997	44,810
i. Depreciation	52,276	53,753	72,531
iii. Information technology expenses	23,678	38,769	26,491
iv. Other operating expenses	288,687	779,785	361,090
2. Workers welfare fund	106,102	(80,434)	33,566
3. Other charges	24,775	195,459	36,267
i. Penalties imposed by State Bank of Pakistan	-	0	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	24,775	195,459	36,267
III. Profit before provisions (II - D)	8,633,236	(2,149,394)	2,217,125
E. Provisions / (reversals) and write offs - net	(457,698)	1,737,080	(581,512)
1. (Reversals) / provisions against balance with Banks	345	50	(96)
2. (Reversals) / provisions for diminution in value of investments	(21,236)	443,915	23,940
3. (Reversals) / provisions against loans & advances	(446,064)	1,264,581	(172,845)
4. (Reversals) / provisions against off balance sheet items	9,168	4,757	(454,722)
5. Reversals against other assets	89	51,850	22,211
6. Recovery of written off / charged off bad debts	-	(28,073)	-
F. Extra ordinary / unusual items	-	-	197,485
IV. Profit Before Taxation (III - E - F)	9,090,934	(3,886,474)	2,601,152
G. Taxation	2,146,477	101,389	863,679
1. Current	1,479,863	2,797,869	2,941,743
2. Prior	-	62,429	-
3. Deferred	666,614	(2,758,909)	(2,078,064)
V. Profit After Taxation (IV - G)	6,944,457	(3,987,863)	1,737,473
Notes on Human Resources			
Number of Employees*	1,026	1,012	1,014
1. Permanent	856	864	855
a. Male	742	743	729
b. Female	114	121	126
2. Contractual	170	148	159
a. Male	154	128	136
b. Female	16	20	23

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

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(Thousand Rupees)

Type of Account	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	1	25,000	1	25,000
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	498	33,356,619	638	45,027,909	783	58,744,708
1) Less Than Three Months	176	9,061,752	199	10,074,485	312	17,295,048
2) For Three Months and Over but Less Than Six Months	138	5,473,410	143	6,583,370	111	4,552,679
3) For Six Months and Over but Less Than One Year	76	4,021,557	93	3,957,624	105	6,491,770
4) For One Year & Over but Less Than Two Years	107	14,699,900	190	24,312,191	243	30,304,991
5) For Two Years & Over but Less Than Three Years	-	-	12	240	11	220
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	498	33,356,619	639	45,052,909	784	58,769,708

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
As on 31st March, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	1	25,000	1	25,000
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	149	1,217,640	80	1,094,871	129	674,105	425	55,758,092	783	58,744,708
1) Less Than Three Months	73	403,416	39	226,847	66	305,341	134	16,359,444	312	17,295,048
2) For Three Months and Over but Less Than Six Months	22	128,864	5	33,933	15	177,028	69	4,212,854	111	4,552,679
3) For Six Months and Over but Less Than One Year	19	101,627	12	641,518	21	48,084	53	5,700,541	105	6,491,770
4) For One Year & Over but Less Than Two Years	25	583,533	23	192,553	27	143,652	168	29,385,253	243	30,304,991
5) For Two Years & Over but Less Than Three Years	10	200	1	20	-	-	-	-	11	220
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	100,000	1	100,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	149	1,217,640	80	1,094,871	129	674,105	426	55,783,092	784	58,769,708

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	1,014,376	1,340,746	-	-	-	-
1) Official	1,014,376	1,340,746	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	32,342,243	43,712,163	-	-	25,000	-
I. GOVERNMENT	11,749,941	14,578,542	-	-	-	-
A. Federal Government	11,318,370	13,738,174	-	-	-	-
B. Provincial Governments	431,571	840,368	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,350,285	6,536,669	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	500,000	-	-	-	-
Transport, storage and communications	3,215,000	5,200,000	-	-	-	-
Manufacturing	1,102,900	836,669	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	32,385	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	5,219,462	2,208,669	-	-	-	-
Mutual Funds and AMCs	4,000,000	-	-	-	-	-
Insurance & Pension Funds	400,000	-	-	-	-	-
MFIs and DFIs	75,500	1,399,200	-	-	-	-
Stock Exchange & Brokerage Houses	595,962	679,469	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	148,000	130,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	7,273,913	15,841,700	-	-	25,000	-
A. Agriculture, forestry and fishing	129,510	238,730	-	-	-	-
1. Crop and animal production, hunting and related service activities	129,510	238,730	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	109,220	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	129,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	500,000	5,275,986	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	500,000	500,000	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	4,775,986	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,396,229	5,400,838	-	-	-	-
10 - Manufacture of food products	272,446	841,634	-	-	-	-
11 - Manufacture of beverages	-	707,247	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	481,000	716,193	-	-	-	-
Preparation and spinning of textile fibres	35,000	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	321,000	546,169	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	125,000	170,024	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Mar-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
1,621,844	-	-	-	-	-	-	-	1,621,844	1,621,844
1,621,844	-	-	-	-	-	-	-	1,621,844	1,621,844
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
20,225,883	6,491,770	30,304,991	220	-	-	100,000	-	57,122,864	57,147,864
922,197	2,850,000	18,576,318	-	-	-	-	-	22,348,515	22,348,515
416,748	2,850,000	18,218,650	-	-	-	-	-	21,485,398	21,485,398
505,449	-	357,668	-	-	-	-	-	863,117	863,117
-	-	-	-	-	-	-	-	-	-
300,000	-	5,236,669	-	-	-	-	-	5,536,669	5,536,669
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
300,000	-	3,900,000	-	-	-	-	-	4,200,000	4,200,000
-	-	836,669	-	-	-	-	-	836,669	836,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
6,283,427	198,500	717,966	-	-	-	-	-	7,199,893	7,199,893
5,305,000	150,000	-	-	-	-	-	-	5,455,000	5,455,000
-	-	-	-	-	-	-	-	-	-
854,427	48,500	-	-	-	-	-	-	902,927	902,927
-	-	717,966	-	-	-	-	-	717,966	717,966
-	-	-	-	-	-	-	-	-	-
124,000	-	-	-	-	-	-	-	124,000	124,000
10,288,783	2,598,807	4,327,227	-	-	-	100,000	-	17,314,817	17,339,817
-	-	129,510	-	-	-	-	-	129,510	129,510
-	-	129,510	-	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	129,510	-	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,945,475	-	-	-	-	-	-	-	4,945,475	4,945,475
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,945,475	-	-	-	-	-	-	-	4,945,475	4,945,475
2,605,502	523,246	2,765,424	-	-	-	100,000	-	5,994,172	5,994,172
545,982	-	98,132	-	-	-	-	-	644,114	644,114
107,352	-	-	-	-	-	-	-	107,352	107,352
-	-	-	-	-	-	-	-	-	-
25,000	212,506	311,251	-	-	-	100,000	-	648,757	648,757
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
25,000	212,506	311,251	-	-	-	-	-	548,757	548,757
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	100,000	-	100,000	100,000
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	138,009	222,191	-	-	-	-
Printing and other service activities related to printing	18,834	28,742	-	-	-	-
Reproduction of recorded media	119,175	193,449	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	25,500	-	-	-	-
20 - Manufacture of chemicals and chemical products	247,467	532,202	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	228,704	299,170	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	1,000,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	50,000	75,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	26,851	-	-	-	-	-
28 - Manufacture of machinery and equipment	25,508	22,702	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	299,198	358,998	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	1,162,561	2,521,275	-	-	-	-
Electric power generation, transmission and distribution	1,162,561	2,521,275	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	580,000	1,900,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	13,328	21,275	-	-	-	-
f) Other	569,233	600,000	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	150,000	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	150,000	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

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

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9.4 Deposits Distributed by Category

Development

	Mar-23	Dec-23	Mar-24 P			
Category of Deposit Holder	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	123,544	120,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	123,544	120,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	23,500	374,000	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	23,500	374,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-
55 - Accommodation	-	-	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	621,202	581,841	-	-	25,000	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	152,066	321,638	-	-	25,000	-
62 - Computer programming, consultancy and related activities	334,136	106,962	-	-	-	-
63 - Information service activities	135,000	153,241	-	-	-	-
K. Real estate activities	23,752	1,402	-	-	-	-
L. Professional, scientific and technical activities	122,873	199,329	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	69,624	139,329	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	53,249	60,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	275,000	275,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	275,000	275,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	446,163	721,378	-	-	-	-
O. Human health and social work activities	121,571	130,000	-	-	-	-
86 - Human health activities	121,571	130,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	178,008	1,921	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,346,717	1,730,787	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,218,549	1,402,853	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	128,168	327,934	-	-	-	-
VI. PERSONAL	2,400,825	2,815,297	-	-	-	-
A. Salaried persons	1,178,924	1,399,195	-	-	-	-
B. Self employed	483,230	478,333	-	-	-	-
C. Other Personal	738,671	937,769	-	-	-	-
VII. OTHER	1,100	500	-	-	-	-
Total	33,356,619	45,052,909	-	-	25,000	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Mar-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	120,000	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	-	120,000	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	-	374,000	-	-	-	-	-	374,000	374,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	374,000	-	-	-	-	-	374,000	374,000
-	-	-	-	-	-	-	-	-	-
103,000	-	-	-	-	-	-	-	103,000	103,000
103,000	-	-	-	-	-	-	-	103,000	103,000
-	-	-	-	-	-	-	-	-	-
463,317	75,000	172,793	-	-	-	-	-	711,110	736,110
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
277,770	-	19,552	-	-	-	-	-	297,322	322,322
185,547	75,000	-	-	-	-	-	-	260,547	260,547
-	-	153,241	-	-	-	-	-	153,241	153,241
1,469	-	-	-	-	-	-	-	1,469	1,469
99,179	43,072	45,000	-	-	-	-	-	187,251	187,251
-	-	-	-	-	-	-	-	-	-
34,179	43,072	45,000	-	-	-	-	-	122,251	122,251
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
65,000	-	-	-	-	-	-	-	65,000	65,000
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
283,379	43,537	620,500	-	-	-	-	-	947,416	947,416
-	-	100,000	-	-	-	-	-	100,000	100,000
-	-	100,000	-	-	-	-	-	100,000	100,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2,064	-	-	-	-	-	-	-	2,064	2,064
1,156,047	53,234	526,573	-	-	-	-	-	1,735,854	1,735,854
832,470	51,234	503,588	-	-	-	-	-	1,387,292	1,387,292
323,577	2,000	22,985	-	-	-	-	-	348,562	348,562
1,275,429	791,229	919,738	220	-	-	-	-	2,986,616	2,986,616
683,017	450,252	349,794	220	-	-	-	-	1,483,283	1,483,283
106,974	279,643	118,764	-	-	-	-	-	505,381	505,381
485,438	61,334	451,180	-	-	-	-	-	997,952	997,952
-	-	500	-	-	-	-	-	500	500
21,847,727	6,491,770	30,304,991	220	-	-	100,000	-	58,744,708	58,769,708

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st March, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	7	1,621,844	7	1,621,844
1) Official	-	-	-	-	-	-	7	1,621,844	7	1,621,844
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	149	1,217,640	80	1,094,871	129	674,105	419	54,161,248	777	57,147,864
I. GOVERNMENT	-	-	-	-	-	-	48	22,348,515	48	22,348,515
A. Federal Government	-	-	-	-	-	-	41	21,485,398	41	21,485,398
B. Provincial Governments	-	-	-	-	-	-	7	863,117	7	863,117
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	29	5,536,669	29	5,536,669
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	2	500,000	2	500,000
Transport, storage and communications	-	-	-	-	-	-	18	4,200,000	18	4,200,000
Manufacturing	-	-	-	-	-	-	9	836,669	9	836,669
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	58	7,199,893	58	7,199,893
Mutual Funds and AMC's	-	-	-	-	-	-	34	5,455,000	34	5,455,000
Insurance & Pension Funds	-	-	-	-	-	-	1	-	1	-
MFIs and DFIs	-	-	-	-	-	-	12	902,927	12	902,927
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	717,966	2	717,966
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	3	124,000	3	124,000
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	182	17,339,817	182	17,339,817
A. Agriculture, forestry and fishing	-	-	-	-	-	-	2	129,510	2	129,510
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	2	129,510	2	129,510
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	2	129,510	2	129,510
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	2	4,945,475	2	4,945,475
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	2	4,945,475	2	4,945,475
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	106	5,994,172	106	5,994,172
10 - Manufacture of food products	-	-	-	-	-	-	6	644,114	6	644,114
11 - Manufacture of beverages	-	-	-	-	-	-	3	107,352	3	107,352
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	25	648,757	25	648,757
Preparation and spinning of textile fibres	-	-	-	-	-	-	1	-	1	-
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	23	548,757	23	548,757
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	1	100,000	1	100,000
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st March, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like,	-	-	-	-	-	-	-	-	-	-
saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and	-	-	-	-	-	-	-	-	-	-
cork, except furniture; manufacture of articles of straw and	-	-	-	-	-	-	-	-	-	-
plaiting materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	27	354,781	27	354,781
Printing and other service activities related to printing	-	-	-	-	-	-	12	152,366	12	152,366
Reproduction of recorded media	-	-	-	-	-	-	15	202,415	15	202,415
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	2	25,500	2	25,500
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	11	1,322,944	11	1,322,944
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	7	299,725	7	299,725
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	6	1,500,000	6	1,500,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	1	75,000	1	75,000
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	2	600,000	2	600,000
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	4	38,498	4	38,498
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	12	377,501	12	377,501
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	7	3,424,350	7	3,424,350
Electric power generation, transmission and distribution	-	-	-	-	-	-	7	3,424,350	7	3,424,350
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	2	1,900,000	2	1,900,000
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	2	15,235	2	15,235
f) Other	-	-	-	-	-	-	3	1,509,115	3	1,509,115
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and	-	-	-	-	-	-	-	-	-	-
remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities;	-	-	-	-	-	-	-	-	-	-
materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-	-	-	-
services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st March, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-	1	120,000	1	120,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	1	120,000	1	120,000
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	4	374,000	4	374,000
49 - Land transport and transport via pipelines	-	-	-	-	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	4	374,000	4	374,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	2	103,000	2	103,000
55 - Accommodation	-	-	-	-	-	-	2	103,000	2	103,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	9	736,110	9	736,110
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	3	322,322	3	322,322
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	5	260,547	5	260,547
63 - Information service activities	-	-	-	-	-	-	1	153,241	1	153,241
K. Real estate activities	-	-	-	-	-	-	3	1,469	3	1,469
L. Professional, scientific and technical activities	-	-	-	-	-	-	12	187,251	12	187,251
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	10	122,251	10	122,251
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	2	65,000	2	65,000
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	4	275,000	4	275,000
77 - Rental and leasing activities	-	-	-	-	-	-	1	-	1	-
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	3	275,000	3	275,000
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	24	947,416	24	947,416
O. Human health and social work activities	-	-	-	-	-	-	5	100,000	5	100,000
86 - Human health activities	-	-	-	-	-	-	5	100,000	5	100,000
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	1	2,064	1	2,064
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	97	1,735,854	97	1,735,854
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	87	1,387,292	87	1,387,292
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	10	348,562	10	348,562
VI. PERSONAL	149	1,217,640	80	1,094,871	129	674,105	-	-	358	2,986,616
A. Salaried persons	113	611,889	35	614,990	53	256,404	-	-	201	1,483,283
B. Self employed	4	88,500	3	288,264	4	128,617	-	-	11	505,381
C. Other Personal	32	517,251	42	191,617	72	289,084	-	-	146	997,952
VII. OTHER	-	-	-	-	-	-	5	500	5	500
Total	149	1,217,640	80	1,094,871	129	674,105	426	55,783,092	784	58,769,708

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

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,014	1,014	-	1,341	1,341	-	1,622	1,622
	Govt.	-	11,750	11,750	-	14,579	14,579	-	22,349	22,349
	NFPSEs	-	4,350	4,350	-	6,537	6,537	-	5,537	5,537
	NBFCs & Fin Aux.	-	5,219	5,219	-	2,209	2,209	-	7,200	7,200
	Private Sector	-	7,274	7,274	-	15,842	15,842	-	17,340	17,340
	Trust Fund	-	1,347	1,347	-	1,731	1,731	-	1,736	1,736
	Personal	-	2,401	2,401	-	2,815	2,815	-	2,987	2,987
	Others	-	1	1	-	1	1	-	1	1
	Total	-	33,357	33,357	-	45,053	45,053	-	58,770	58,770
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	1,014	1,014	-	1,341	1,341	-	1,622	1,622
	Govt.	-	8,695	8,695	-	11,524	11,524	-	18,994	18,994
	NFPSEs	-	4,350	4,350	-	6,537	6,537	-	5,537	5,537
	NBFCs & Fin Aux.	-	5,219	5,219	-	2,209	2,209	-	7,200	7,200
	Private Sector	-	6,639	6,639	-	15,107	15,107	-	16,715	16,715
	Trust Fund	-	1,025	1,025	-	1,484	1,484	-	1,475	1,475
	Personal	-	2,401	2,401	-	2,815	2,815	-	2,987	2,987
	Others	-	1	1	-	1	1	-	1	1
	Total	-	29,345	29,345	-	41,017	41,017	-	54,529	54,529
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3,055	3,055	-	3,055	3,055	-	3,355	3,355
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	635	635	-	734	734	-	625	625
	Trust Fund	-	322	322	-	246	246	-	260	260
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	4,012	4,012	-	4,036	4,036	-	4,240	4,240

9.5 Province/Region wise Deposits by Categories

Development Finance Institutions

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

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	18	280	17	1,136	93	290
100,000 to 200,000	10	1,262	10	1,107	10	1,139
200,000 to 300,000	12	2,785	11	2,854	16	4,110
300,000 to 400,000	8	2,635	7	2,545	12	3,919
400,000 to 500,000	3	1,267	2	856	21	10,190
500,000 to 600,000	14	7,123	21	11,061	9	4,890
600,000 to 700,000	8	4,926	6	3,957	8	5,239
700,000 to 800,000	5	3,605	8	6,006	6	4,366
800,000 to 900,000	4	3,229	5	4,258	5	4,126
900,000 to 1,000,000	1	949	24	23,384	8	7,459
1,000,000 to 2,000,000	59	73,405	61	88,243	105	138,249
2,000,000 to 3,000,000	40	95,189	43	107,037	49	122,278
3,000,000 to 4,000,000	25	84,922	21	73,103	21	73,413
4,000,000 to 5,000,000	15	66,794	18	82,606	30	138,196
5,000,000 to 6,000,000	33	177,335	28	149,546	25	130,479
6,000,000 to 7,000,000	12	76,115	10	64,326	10	62,044
7,000,000 to 8,000,000	6	43,341	13	97,286	13	98,289
8,000,000 to 9,000,000	10	84,027	7	60,634	8	70,559
9,000,000 to 10,000,000	10	93,812	19	184,198	16	155,972
10,000,000 to 100,000,000	137	4,654,386	191	5,567,000	197	5,756,646
100,000,000 & Over	68	27,879,232	117	38,521,767	122	51,977,856
Total	498	33,356,619	639	45,052,909	784	58,769,708

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

9.6.1 Deposits Distributed by Size of Accounts and Gender

Development Finance Institutions

As on 31st March, 2024

Type of Account	(Thousand Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	11	220	2	70	0	0	80	0	93	290
100,000 to 200,000	3	318	3	321	4	500	0	0	10	1,139
200,000 to 300,000	6	1678	5	1190	4	992	1	250	16	4,110
300,000 to 400,000	5	1539	4	1385	1	303	2	692	12	3,919
400,000 to 500,000	4	1894	5	2414	10	4900	2	982	21	10,190
500,000 to 600,000	5	2717	1	550	1	505	2	1118	9	4,890
600,000 to 700,000	3	1920	2	1326	2	1309	1	684	8	5,239
700,000 to 800,000	2	1497	2	1469	0	0	2	1400	6	4,366
800,000 to 900,000	2	1610	1	863	1	800	1	853	5	4,126
900,000 to 1,000,000	4	3727	2	1918	2	1814	0	0	8	7,459
1,000,000 to 2,000,000	20	27866.841	13	20226	34	47092	38	43064	105	138,249
2,000,000 to 3,000,000	18	45258	5	12015	17	43354	9	21651	49	122,278
3,000,000 to 4,000,000	8	28560	0	0	10	35040	3	9813	21	73,413
4,000,000 to 5,000,000	8	35087	5	23657	8	36051	9	43401	30	138,196
5,000,000 to 6,000,000	4	21648	4	20117	5	25715	12	62999	25	130,479
6,000,000 to 7,000,000	3	18226	2	12436	0	0	5	31382	10	62,044
7,000,000 to 8,000,000	6	45459	3	22879	0	0	4	29951	13	98,289
8,000,000 to 9,000,000	0	0	1	8621	7	61938	0	0	8	70,559
9,000,000 to 10,000,000	5	49355	3	28316	5	49000	3	29301	16	155,972
10,000,000 to 100,000,000	31	614479.1	15	416720	18	364792	133	4360654.435	197	5,756,646
100,000,000 & Over	1	314581	2	518378	0	0	119	51144897	122	51,977,856
Total	149	1,217,640	80	1,094,871	129	674,105	426	55,783,092	784	58,769,708

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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	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:	7	1,036,435	3	224,021	1	7,354
A. Quoted on the Stock Exchange:	2	9,054	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	1	1,700	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	1,700	-	-	-	-
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	5	1,027,381	2	216,667	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	5	1,027,381	2	216,667	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	1,027,381	2	216,667	-	-
III. Merchandise	43	5,775,661	49	8,526,655	48	9,088,862
A. Food Items:	4	800,000	9	2,458,034	7	2,772,015
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	1	250,000	3	708,034	2	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	3	550,000	6	1,750,000	5	2,431,115
(a) Indigenous	3	550,000	6	1,750,000	5	2,431,115
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13	555,311	16	2,239,927	18	2,978,589
1. Cotton Raw:	8	276,903	6	150,267	5	119,267
(a) Indigenous	8	276,903	6	150,267	5	119,267
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	3	15,250	-	-	-	-
(a) Indigenous	3	15,250	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	2	650,000	2	650,000
(b) Imported	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	263,158	8	1,439,660	11	2,209,322
(a) Indigenous	2	263,158	4	511,111	9	1,909,322
(b) Imported	-	-	4	928,549	2	300,000
C. Finished/Manufactured Goods:	26	4,420,350	24	3,828,694	23	3,338,258
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	2,993,139	19	2,849,267	17	2,569,843
(a) Indigenous	1	162,390	2	314,694	1	265,860
(b) Imported	16	2,830,749	17	2,534,573	16	2,303,983
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	200,000	1	200,000	1	200,000
12. Other Finished Goods:	8	1,227,211	4	779,427	5	568,415
(a) Indigenous	5	1,174,896	3	725,000	2	515,000
(b) Imported	3	52,315	1	54,427	3	53,415
IV. Fixed Assets Including Machinery	1,725	95,907,901	1,386	100,714,388	1,540	99,231,952
A. Transport Equipment	365	786,239	341	831,949	321	789,552
B. Furniture & Fixtures	5	1,431,182	3	600,682	3	450,682
C. Office Equipment	4	173,451	2	36,091	2	34,483
D. Other Machinery & Equipment	1,351	93,517,029	1,040	99,245,666	1,214	97,957,235
V. Real Estate	35,923	43,976,312	33,755	39,279,207	33,227	39,757,252
A. Land	135	13,606,727	140	12,087,745	153	13,158,263
1. Residential	2	71,500	21	459,977	24	236,149
(a) House	2	71,500	21	459,977	24	236,149
(b) Flat	-	-	-	-	-	-
2. Non-Residential	133	13,535,227	119	11,627,768	129	12,922,114
(a) Commercial	19	687,102	29	254,043	14	232,192
(b) Industrial	32	3,566,654	19	2,147,489	15	2,890,089
c) Agriculture	55	5798535	44	5812054.04	72	6,340,471
(c) Others	27	3,482,936	27	3,414,182	28	3,459,362
B. Buildings:	35,788	30,369,585	33,615	27,191,462	33,074	26,598,989
1. Residential	35,632	20,748,909	33,483	19,415,970	32,935	18,903,118
(a) House	35,325	19,700,114	29,212	17,583,214	32,642	18,581,932
(b) Flat	307	1,048,795	4,271	1,832,756	293	321,186
2. Non-Residential	156	9,620,676	132	7,775,492	139	7,695,871
(a) Commercial	84	7,392,617	78	6,005,505	75	5,964,859
(b) Industrial	11	1,677,792	12	1,248,908	18	1,249,164
c) Agriculture	60	550267	41	396079	41	431,848
(c) Others	1	-	1	125,000	5	50,000
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	208	19,809,743	214	20,717,051	220	18,255,530
A. Other Secured Advances	172	14,753,310	173	16,783,865	175	14,195,861
1. Receivables	1	133,333	47	53,073	56	715,559
2. Employees Benefits	52	14,275	-	-	-	-
3. Others	119	14,605,702	126	16,730,792	119	13,480,302
B. Advances Secured by Guarantee(s)	36	5,056,433	41	3,933,186	45	4,059,669
1. Institutional Guarantee(s)	5	4,678,241	6	3,905,519	7	4,031,396
2. Individual Guarantee(s)	31	378,192	35	27,667	38	28,273
VIII. Unsecured Advances	577	572,765	623	1,777,297	621	821,523
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	522	58,747	562	57,313	560	54,592
3. Others	55	514,018	61	1,719,984	61	766,931
Total	38,483	167,078,817	36,030	171,238,620	35,657	167,162,473

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st March, 2024

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	1	7,354	1	7,354
A. Quoted on the Stock Exchange:	-	-	-	-	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
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	-	-	-	-	48	9,088,862	48	9,088,862
A. Food Items:	-	-	-	-	7	2,772,015	7	2,772,015
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	2	340,900	2	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	5	2,431,115	5	2,431,115
(a) Indigenous	-	-	-	-	5	2,431,115	5	2,431,115
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	18	2,978,589	18	2,978,589
1. Cotton Raw:	-	-	-	-	5	119,267	5	119,267
(a) Indigenous	-	-	-	-	5	119,267	5	119,267
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	-	-	2	650,000	2	650,000
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st March, 2024

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	11	2,209,322	11	2,209,322
(a) Indigenous	-	-	-	-	9	1,909,322	9	1,909,322
(b) Imported	-	-	-	-	2	300,000	2	300,000
C. Finished/Manufactured Goods:	-	-	-	-	23	3,338,258	23	3,338,258
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	17	2,569,843	17	2,569,843
(a) Indigenous	-	-	-	-	1	265,860	1	265,860
(b) Imported	-	-	-	-	16	2,303,983	16	2,303,983
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	1	200,000	1	200,000
12. Other Finished Goods:	-	-	-	-	5	568,415	5	568,415
(a) Indigenous	-	-	-	-	2	515,000	2	515,000
(b) Imported	-	-	-	-	3	53,415	3	53,415
IV. Fixed Assets Including Machinery	335	550,917	48	101,298	1,157	98,579,737	1,540	99,231,952
A. Transport Equipments	277	302,849	25	40,614	19	446,089	321	789,552
B. Furniture & Fixtures	-	-	-	-	3	450,682	3	450,682
C. Office Equipments	1	14,250	-	-	1	20,233	2	34,483
D. Other Machinery & Equipments	57	233,818	23	60,684	1,134	97,662,733	1,214	97,957,235
V. Real Estate	28,648	15,187,832	4,410	3,301,082	169	21,268,338	33,227	39,757,252
A. Land	37	462,109	16	79,599	100	12,616,555	153	13,158,263
1. Residential	11	74,300	7	19,349	6	142,500	24	236,149
(a) House	11	74,300	7	19,349	6	142,500	24	236,149
(b) Flat	-	-	-	-	-	-	-	-
2. Non-Residential	26	387,809	9	60,250	94	12,474,055	129	12,922,114
(a) Commercial	10	191,592	3	26,350	1	14,250	14	232,192
(b) Industrial	-	-	-	-	15	2,890,089	15	2,890,089
c) Agriculture	15	110,217	6	33,900	51	6,196,354	72	6,340,471
d) Other	1	86,000	-	-	27	3,373,362	28	3,459,362
B. Buildings:	28,611	14,725,723	4,394	3,221,483	69	8,651,783	33,074	26,598,989
1. Residential	28,558	14,247,350	4,364	3,137,206	13	1,518,562	32,935	18,903,118
(a) House	28,302	13,974,860	4,327	3,088,510	13	1,518,562	32,642	18,581,932
(b) Flat	256	272,490	37	48,696	-	-	293	321,186
2. Non-Residential	53	478,373	30	84,277	56	7,133,221	139	7,695,871
(a) Commercial	27	214,015	19	58,327	29	5,692,517	75	5,964,859
(b) Industrial	2	29,767	-	-	16	1,219,397	18	1,249,164
c) Agriculture	22	214,591	10	20,950	9	196,307	41	431,848
d) Other	2	20,000	1	5,000	2	25,000	5	50,000
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	77	114,096	21	15,151	122	18,126,283	220	18,255,530
A. Other Secured Advances	48	86,985	12	13,989	115	14,094,887	175	14,195,861
1. Receivables	46	62,351	6	8,764	4	644,444	56	715,559
2. Employees Benefits	-	-	-	-	-	-	-	-
3. Others	2	24,634	6	5,225	111	13,450,443	119	13,480,302
B. Advances Secured by Guarantee(s)	29	27,111	9	1,162	7	4,031,396	45	4,059,669
1. Institutional Guarantee(s)	-	-	-	-	7	4,031,396	7	4,031,396
2. Individual Guarantee(s)	29	27,111	9	1,162	-	-	38	28,273
VIII. Unsecured Advances	563	118,177	57	19,448	1	683,898	621	821,523
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	510	49,731	50	4,861	-	-	560	54,592
3. Others	53	68,446	7	14,587	1	683,898	61	766,931
Total	29,623	15,971,021	4,536	3,436,980	1,498	147,754,473	35,657	167,162,473

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand 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	38,483	167,078,817	36,030	171,238,620	35,657	167,162,473
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	4,678,241	5	3,890,741	5	3,690,741
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,678,241	5	3,890,741	5	3,690,741
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	15	2,414,616	9	1,714,008	11	1,381,228
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,425,000	1	969,958	1	450,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	6	286,122	-	-	2	161,623
Other NBFIs	7	703,494	8	744,050	7	649,605
IV. PRIVATE SECTOR (BUSINESS)	1,819	138,399,525	1,605	145,911,103	1,796	143,811,435
A. Agriculture, forestry and fishing	74	1,907,942	59	2,084,071	54	1,632,452
1. Crop and animal production, hunting and related service activities	74	1,907,942	59	2,084,071	54	1,632,452
Growing of Wheat, Rice, Sugar Cane & Cotton	7	55,625	21	137,398	22	161,972
Growing of tropical, subtropical, pome and stone fruits & vegetables	2	62,750	9	90,154	8	130,946
Growing of other fruits, vegetables and crops	1	10,000	7	55,249	3	27,000
Raising of livestock and other related activities	6	1,394,759	14	1,368,636	14	1,265,534
Other agricultural support activities	58	384,808	8	432,634	7	47,000
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	25	3,435,837	28	6,377,709	27	3,726,912
05 - Mining of coal and lignite	2	1,250,000	4	4,000,000	3	1,500,000
06 - Extraction of crude petroleum and natural gas	23	2,185,837	24	2,377,709	24	2,226,912
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,301	91,948,174	1,092	97,701,002	1,267	97,543,183
10 - Manufacture of food products	283	19,283,949	245	21,605,658	302	23,293,727
11 - Manufacture of beverages	1	180,000	1	180,000	1	173,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	449	29,672,520	405	32,273,945	433	31,061,337
Preparation and spinning of textile fibres	134	8,613,158	113	10,678,842	119	9,446,197
Weaving of textiles	76	5,319,486	56	4,907,447	67	4,926,042
Finishing of textiles	46	4,577,741	47	5,269,177	43	5,090,466
Manufacture of knitted and crocheted fabrics	3	126,121	3	126,121	5	143,158
Manufacture of made-up textile articles, except apparel	177	10,632,384	181	10,957,976	192	11,121,926
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	13	403,630	5	334,382	7	333,549
14 - Manufacture of wearing apparel	108	4,714,492	36	4,682,182	89	4,420,471
15 - Manufacture of leather and related products	4	86,672	3	74,091	3	68,741

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand 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	1	80,000	1	70,000	1	65,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	3	6,672	2	4,091	2	3,741
a. Leather wear	3	6,672	2	4,091	2	3,741
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3	12,561	1	2,399	1	2,199
17 - Manufacture of paper and paper products	13	416,963	15	664,680	18	787,652
18 - Printing and reproduction of recorded media	67	824,685	58	639,942	69	739,832
Printing and other service activities related to printing	67	824,685	58	639,942	69	739,832
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	736,875	3	624,375	4	877,500
20 - Manufacture of chemicals and chemical products	133	7,782,199	102	7,641,768	127	7,001,634
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	24	3,891,407	24	4,272,287	26	4,567,590
22 - Manufacture of rubber and plastics products	62	4,105,855	46	5,674,154	50	6,199,780
23 - Manufacture of other non-metallic mineral products	23	4,132,311	23	4,818,622	22	4,407,065
24 - Manufacture of basic metals	56	7,365,305	53	6,893,671	51	6,154,346
25 - Manufacture of fabricated metal products, except machinery and equipment	15	968,647	24	1,013,072	20	912,583
26 - Manufacture of computer, electronic and optical products	8	2,766,896	8	2,628,103	6	2,180,281
27 - Manufacture of electrical equipment	22	3,468,745	20	2,704,961	19	2,637,751
28 - Manufacture of machinery and equipment	-	-	1	4,500	1	4,250
29 - Manufacture of motor vehicles, trailers and semi-trailers	14	861,669	11	817,250	10	805,635
30 - Manufacture of other transport equipment	3	574,586	3	397,975	3	369,669
31 - Manufacture of furniture	2	20,000	4	30,000	4	30,000
32 - Other manufacturing	6	77,487	4	53,842	6	844,888
Manufacture of jewellery and related articles	1	20,000	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	41,667	1	25,000	1	16,667
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	15,820	2	8,842	4	808,221
33 - Repair and installation of machinery and equipment	2	4,350	2	3,525	2	3,250
D. Electricity, gas, steam and air conditioning supply	152	26,265,604	180	23,971,430	178	22,887,182
Electric power generation, transmission and distribution	146	24,973,776	175	22,892,089	173	21,892,256
a) Hydal	5	269,333	4	232,000	4	232,000
b) Thermal	30	5,925,958	21	5,845,604	15	4,297,420
c) Coal Based	19	10,925,567	21	10,566,631	27	11,637,889
d) Wind	34	2,532,375	32	2,302,761	33	2,208,693
e) Solar	39	781,889	77	1,077,393	77	1,063,892
f) Other	19	4,538,654	20	2,867,700	17	2,452,362
Manufacture of gas; distribution of gaseous fuels through mains	6	1,291,828	5	1,079,341	5	994,927
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	2	1,158,228
36 - Water collection, treatment and supply	-	-	-	-	2	1,158,228
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	51	2,627,308	23	1,809,686	27	2,060,176
41 - Construction of buildings	10	710,406	7	589,287	6	507,489
42 - Civil engineering	41	1,916,902	13	1,164,217	18	1,499,608
43 - Specialized construction activities	-	-	3	56,182	3	53,079

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand 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	45	1,866,142	68	2,417,465	80	2,656,238
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	234,375	2	231,956	2	229,853
46 - Wholesale trade, except of motor vehicles and motorcycles	21	93,688	23	195,258	21	172,939
47 - Retail trade, except of motor vehicles and motorcycles	23	1,538,079	43	1,990,251	57	2,253,446
H. Transportation and storage	29	1,136,002	27	1,001,620	24	1,060,198
49 - Land transport and transport via pipelines	24	370,696	20	285,642	19	386,392
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	5	765,306	7	715,978	5	673,806
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	15	2,648,215	26	2,455,299	33	2,689,728
55 - Accommodation	5	2,607,753	9	2,385,999	10	2,573,958
56 - Food and beverage service activities	10	40,462	17	69,300	23	115,770
J. Information and communication	31	3,605,164	33	5,096,851	33	5,091,175
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	72,211	4	65,057	4	62,400
60 - Programming and broadcasting activities	1	80,000	2	87,940	2	87,515
61 - Telecommunications	14	3,008,645	13	4,582,572	14	4,609,880
62 - Computer programming, consultancy and related activities	8	329,859	9	255,302	8	228,821
63 - Information service activities	6	114,449	5	105,980	5	102,559
K. Real estate activities	7	1,025,440	5	897,995	6	969,734
L. Professional, scientific and technical activities	2	35,705	2	22,716	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	15,249	1	10,000	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	1	20,456	1	12,716	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	2	93,357	3	83,153	3	78,204
77 - Rental and leasing activities	-	-	1	600	1	600
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	93,357	2	82,553	2	77,604
N. Education	32	1,230,910	25	740,243	23	643,814
O. Human health and social work activities	48	552,749	29	1,229,865	34	1,584,064
86 - Human health activities	48	552,749	27	629,865	32	984,064
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	2	600,000	2	600,000
P. Arts, entertainment and recreation	1	720	-	-	-	-
Q. Other service activities	4	20,256	5	21,999	4	20,212
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	10,000	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	10,000	-	-	-	-
VI. PERSONAL	36,627	19,889,582	34,410	18,085,091	33,843	17,594,729
A. Bank Employees	1,102	1,761,268	1,123	1,841,221	1,108	1,875,523
1) For house building	412	1,432,584	404	1,390,360	407	1,415,607
2) For transport i.e. purchase of car etc.	332	200,147	324	310,903	305	322,772
3) Other purposes	358	128,537	395	139,957	396	137,144
B. Consumer Financing	35,524	18,127,650	33,286	16,243,206	32,734	15,718,542
1) For house building	35,156	18,113,094	32,973	16,228,996	32,422	15,704,332
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	23	333	23	333
5) Personal loans	283	13,629	289	13,628	288	13,628
C) Other	1	664	1	664	1	664
VII. OTHER	16	1,686,853	1	1,637,677	2	684,341
Total	38,483	167,078,817	36,030	171,238,620	35,657	167,162,473

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	29,623	15,971,021	4,536	3,436,980	1,498	147,754,473	35,657	167,162,473
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	5	3,690,741	5	3,690,741
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	5	3,690,741	5	3,690,741
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	11	1,381,228	11	1,381,228
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	1	450,000	1	450,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	2	161,623	2	161,623
Other NBFIs	-	-	-	-	7	649,605	7	649,605
IV. PRIVATE SECTOR (BUSINESS)	207	1,508,859	109	304,413	1,480	141,998,163	1,796	143,811,435
A. Agriculture, forestry and fishing	26	223,879	17	53,850	11	1,354,723	54	1,632,452
1. Crop and animal production, hunting and related service activities	26	223,879	17	53,850	11	1,354,723	54	1,632,452
Growing of Wheat, Rice, Sugar Cane & Cotton	13	89,583	7	23,525	2	48,864	22	161,972
Growing of tropical, subtropical, pome and stone fruits & vegetables	7	89,696	-	-	1	41,250	8	130,946
Growing of other fruits, vegetables and crops	3	27,000	-	-	-	-	3	27,000
Raising of livestock and other related activities	1	7,600	6	8,325	7	1,249,609	14	1,265,534
Other agricultural support activities	2	10,000	4	22,000	1	15,000	7	47,000
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	27	3,726,912	27	3,726,912
05 - Mining of coal and lignite	-	-	-	-	3	1,500,000	3	1,500,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	24	2,226,912	24	2,226,912
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	86	846,113	27	96,074	1,154	96,600,996	1,267	97,543,183
10 - Manufacture of food products	48	557,607	19	67,924	235	22,668,196	302	23,293,727
11 - Manufacture of beverages	-	-	-	-	1	173,000	1	173,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1	6,428	-	-	432	31,054,909	433	31,061,337
Preparation and spinning of textile fibres	-	-	-	-	119	9,446,197	119	9,446,197
Weaving of textiles	1	6,428	-	-	66	4,919,614	67	4,926,042
Finishing of textiles	-	-	-	-	43	5,090,466	43	5,090,466
Manufacture of knitted and crocheted fabrics	-	-	-	-	5	143,158	5	143,158
Manufacture of made-up textile articles, except apparel	-	-	-	-	192	11,121,926	192	11,121,926
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	7	333,549	7	333,549
14 - Manufacture of wearing apparel	3	4,463	1	1,875	85	4,414,133	89	4,420,471
15 - Manufacture of leather and related products	-	-	-	-	3	68,741	3	68,741

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	1	65,000	1	65,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	2	3,741	2	3,741
a. Leather wear	-	-	-	-	2	3,741	2	3,741
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	2,199	-	-	-	-	1	2,199
17 - Manufacture of paper and paper products	1	500	-	-	17	787,152	18	787,652
18 - Printing and reproduction of recorded media	20	191,753	4	7,275	45	540,804	69	739,832
Printing and other service activities related to printing	20	191,753	4	7,275	45	540,804	69	739,832
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	4	877,500	4	877,500
20 - Manufacture of chemicals and chemical products	2	10,000	-	-	125	6,991,634	127	7,001,634
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1	9,982	-	-	25	4,557,608	26	4,567,590
22 - Manufacture of rubber and plastics products	3	7,644	-	-	47	6,192,136	50	6,199,780
23 - Manufacture of other non-metallic mineral products	-	-	-	-	22	4,407,065	22	4,407,065
24 - Manufacture of basic metals	1	10,770	-	-	50	6,143,576	51	6,154,346
25 - Manufacture of fabricated metal products, except machinery and equipment	1	4,767	-	-	19	907,816	20	912,583
26 - Manufacture of computer, electronic and optical products	-	-	-	-	6	2,180,281	6	2,180,281
27 - Manufacture of electrical equipment	-	-	-	-	19	2,637,751	19	2,637,751
28 - Manufacture of machinery and equipment	-	-	1	4,250	-	-	1	4,250
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	10	805,635	10	805,635
30 - Manufacture of other transport equipment	-	-	-	-	3	369,669	3	369,669
31 - Manufacture of furniture	3	20,000	1	10,000	-	-	4	30,000
32 - Other manufacturing	1	20,000	1	4,750	4	820,138	6	844,888
Manufacture of jewellery and related articles	1	20,000	-	-	-	-	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	1	16,667	1	16,667
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	4,750	3	803,471	4	808,221
33 - Repair and installation of machinery and equipment	-	-	-	-	2	3,250	2	3,250
D. Electricity, gas, steam and air conditioning supply	45	66,542	16	29,453	117	22,791,187	178	22,887,182
Electric power generation, transmission and distribution	45	66,542	16	29,453	112	21,796,261	173	21,892,256
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	15	4,297,420	15	4,297,420
c) Coal Based	-	-	-	-	27	11,637,889	27	11,637,889
d) Wind	-	-	-	-	33	2,208,693	33	2,208,693
e) Solar	45	66,542	15	26,273	17	971,077	77	1,063,892
f) Other	-	-	1	3,180	16	2,449,182	17	2,452,362
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	5	994,927	5	994,927
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	2	1,158,228	2	1,158,228
36 - Water collection, treatment and supply	-	-	-	-	2	1,158,228	2	1,158,228
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	4	53,354	-	-	23	2,006,822	27	2,060,176
41 - Construction of buildings	-	-	-	-	6	507,489	6	507,489
42 - Civil engineering	1	275	-	-	17	1,499,333	18	1,499,608
43 - Specialized construction activities	3	53,079	-	-	-	-	3	53,079

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions As on 31st March, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	20	149,464	13	10,935	47	2,495,839	80	2,656,238
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	455	-	-	1	229,398	2	229,853
46 - Wholesale trade, except of motor vehicles and motorcycles	10	33,253	7	6,175	4	133,511	21	172,939
47 - Retail trade, except of motor vehicles and motorcycles	9	115,756	6	4,760	42	2,132,930	57	2,253,446
H. Transportation and storage	10	50,629	-	-	14	1,009,569	24	1,060,198
49 - Land transport and transport via pipelines	7	29,550	-	-	12	356,842	19	386,392
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	3	21,079	-	-	2	652,727	5	673,806
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	9	59,250	10	45,525	14	2,584,953	33	2,689,728
55 - Accommodation	1	750	1	2,750	8	2,570,458	10	2,573,958
56 - Food and beverage service activities	8	58,500	9	42,775	6	14,495	23	115,770
J. Information and communication	2	950	3	5,675	28	5,084,550	33	5,091,175
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	950	-	-	2	61,450	4	62,400
60 - Programming and broadcasting activities	-	-	-	-	2	87,515	2	87,515
61 - Telecommunications	-	-	2	4,675	12	4,605,205	14	4,609,880
62 - Computer programming, consultancy and related activities	-	-	-	-	8	228,821	8	228,821
63 - Information service activities	-	-	1	1,000	4	101,559	5	102,559
K. Real estate activities	1	38,000	-	-	5	931,734	6	969,734
L. Professional, scientific and technical activities	-	-	-	-	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	1	600	2	77,604	3	78,204
77 - Rental and leasing activities	-	-	1	600	-	-	1	600
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	77,604	2	77,604
N. Education	-	-	9	12,434	14	631,380	23	643,814
O. Human health and social work activities	3	11,806	11	41,117	20	1,531,141	34	1,584,064
86 - Human health activities	3	11,806	11	41,117	18	931,141	32	984,064
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	2	600,000	2	600,000
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	2	8,750	1	2,590	4	20,212
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	29,416	14,462,162	4,427	3,132,567	-	-	33,843	17,594,729
A. Bank Employees	1,003	1,670,483	105	205,040	-	-	1,108	1,875,523
1) For house building	370	1,261,482	37	154,125	-	-	407	1,415,607
2) For transport i.e. purchase of car etc.	283	291,550	22	31,222	-	-	305	322,772
3) Other purposes	350	117,452	46	19,692	-	-	396	137,144
B. Consumer Financing	28,412	12,791,015	4,322	2,927,527	-	-	32,734	15,718,542
1) For house building	28,123	12,777,990	4,299	2,926,342	-	-	32,422	15,704,332
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	22	129	1	204	-	-	23	333
5) Personal loans	266	12,647	22	981	-	-	288	13,628
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	684,341	2	684,341
Total	29,623	15,971,021	4,536	3,436,980	1,498	147,754,473	35,657	167,162,473

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

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Mar-23	Dec-23	Mar-24 P
0.00	15,032,404	15,778,478	16,256,056
1.00	-	-	-
2.00	-	-	23,363
3.00	8,556,567	7,056,438	8,807,967
4.00	10,706,180	10,224,743	9,747,979
5.00	13,005,829	10,320,804	11,017,124
6.00	3,888,010	3,710,048	3,987,119
7.00	4,010,240	3,391,182	3,274,623
8.00	1,254,019	1,253,916	1,253,916
9.00	246,017	811,438	653,592
10.00	641,581	569,573	609,211
11.00	14,332	7,012	1,364
12.00	2,359,120	2,070,686	1,981,657
13.00	1,445,096	1,302,858	1,227,398
14.00	4,018	1,872	12,233
15.00	1,047	-	-
16.00	67,342	62,700	63,747
17.00	2,158,313	211,747	24,091
18.00	5,929,355	3,021	2,899
19.00	9,955,220	491,325	469,897
20.00	16,237,832	264,331	299,539
21.00	15,045,993	185,889	154,839
22.00	13,419,000	3,778,893	8,859,188
23.00	17,415,181	31,798,690	42,238,733
24.00	16,366,613	44,653,640	36,736,000
25.00 & above	9,319,508	33,289,336	19,459,938
Total	167,078,817	171,238,620	167,162,473

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

9.9.1 Advances Classified by Rate of Interest and Gender

Development Finance Institutions
As on 31st March, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,118,538	495,603	12,641,914	16,256,056
1.00	-	-	-	-
2.00	-	-	23,363	23,363
3.00	6,016	694	8,801,257	8,807,967
4.00	391,309	36,547	9,320,123	9,747,979
5.00	2,597,457	799,358	7,620,309	11,017,124
6.00	1,153,494	149,974	2,683,651	3,987,119
7.00	2,477,702	576,855	220,066	3,274,623
8.00	-	-	1,253,916	1,253,916
9.00	-	-	653,592	653,592
10.00	256,174	44,368	308,669	609,211
11.00	-	1,364	-	1,364
12.00	1,573,224	408,093	340	1,981,657
13.00	991,749	211,833	23,816	1,227,398
14.00	1,550	-	10,683	12,233
15.00	-	-	-	-
16.00	52,509	11,238	-	63,747
17.00	208	-	23,883	24,091
18.00	2,515	-	384	2,899
19.00	89,916	45,920	334,061	469,897
20.00	236,876	54,043	8,620	299,539
21.00	102,188	29,193	23,458	154,839
22.00	90,996	26,778	8,741,414	8,859,188
23.00	833	-	42,237,900	42,238,733
24.00	107,037	4,193	36,624,770	36,736,000
25.00 & above	2,720,730	540,925	16,198,283	19,459,938
Total	15,971,021	3,436,980	147,754,473	167,162,473

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

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,678	4,678	-	3,891	3,891	-	3,691	3,691
	NBFCs & Fin Aux.	-	2,415	2,415	-	1,714	1,714	-	1,381	1,381
	Private Sector	43	138,357	138,400	104	145,807	145,911	108	143,703	143,811
	Trust Fund	-	10	10	-	-	-	-	-	-
	Personal	18,760	1,129	19,890	16,994	1,091	18,085	16,478	1,117	17,595
	Others	-	1,687	1,687	-	1,638	1,638	-	684	684
	Total	18,803	148,276	167,079	17,098	154,141	171,239	16,586	150,576	167,162
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	13	-	13	63	-	63	67	-	67
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,948	-	8,948	8,103	-	8,103	7,834	-	7,834
	Others	-	-	-	-	-	-	-	-	-
	Total	8,961	-	8,961	8,165	-	8,165	7,900	-	7,900
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,553	3,553	-	2,991	2,991	-	2,866	2,866
	NBFCs & Fin Aux.	-	2,281	2,281	-	1,625	1,625	-	2,098	2,098
	Private Sector	18	111,206	111,225	20	114,239	114,259	20	130,855	130,875
	Trust Fund	-	10	10	-	-	-	-	-	-
	Personal	5,846	952	6,798	5,342	829	6,170	5,199	937	6,135
	Others	-	1,687	1,687	-	1,638	1,638	-	684	684
	Total	5,864	119,690	125,554	5,362	121,322	126,683	5,218	137,440	142,658
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,789	-	1,789	1,604	-	1,604	1,547	-	1,547
	Others	-	-	-	-	-	-	-	-	-
	Total	1,789	-	1,789	1,604	-	1,604	1,547	-	1,547
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	103	-	103	84	-	84	78	-	78
	Others	-	-	-	-	-	-	-	-	-
	Total	103	-	103	84	-	84	78	-	78
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,125	1,125	-	900	900	-	825	825
	NBFCs & Fin Aux.	-	133	133	-	89	89	-	44	44
	Private Sector	11	27,150	27,161	21	31,567	31,589	22	30,682	30,704
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	735	178	913	582	263	844	583	278	861
	Others	-	-	-	-	-	-	-	-	-
	Total	746	28,586	29,333	603	32,819	33,422	605	31,829	32,434

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

		(Million Rupees)								
Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,268	-	1,268	1,216	-	1,216	1,178	-	1,178
	Others	-	-	-	-	-	-	-	-	-
	Total	1,268	-	1,268	1,216	-	1,216	1,178	-	1,178
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	70	-	70	64	-	64	61	-	61
	Others	-	-	-	-	-	-	-	-	-
	Total	70	-	70	64	-	64	61	-	61

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	247	468	270	473	275	466
5,000 to 10,000	358	2,369	309	2,141	306	2,139
10,000 to 20,000	1,905	29,124	1,895	28,961	1,892	28,890
20,000 to 25,000	2,079	44,733	2,038	43,833	2,055	44,218
25,000 to 30,000	605	16,458	611	16,624	584	15,831
30,000 to 40,000	2,044	69,273	1,994	67,543	1,989	67,372
40,000 to 50,000	2,862	123,049	2,837	121,751	2,835	121,731
50,000 to 60,000	2,507	136,799	2,414	131,746	2,425	132,361
60,000 to 70,000	4,412	268,337	4,298	261,368	4,290	260,930
70,000 to 80,000	1,246	92,708	1,259	93,731	1,211	90,034
80,000 to 90,000	1,229	103,272	1,155	97,243	1,152	96,803
90,000 to 100,000	1,123	106,093	1,097	103,596	1,078	101,801
100,000 to 200,000	4,669	634,407	4,290	580,344	4,203	566,685
200,000 to 300,000	1,743	425,300	1,386	337,587	1,360	331,134
300,000 to 400,000	1,087	382,149	959	334,888	900	314,478
400,000 to 500,000	907	403,315	764	342,445	723	323,252
500,000 to 600,000	596	327,026	506	279,622	489	268,502
600,000 to 700,000	541	351,105	488	319,947	481	312,438
700,000 to 800,000	509	381,087	428	324,406	402	301,320
800,000 to 900,000	519	439,510	408	348,490	389	330,198
900,000 to 1,000,000	426	404,616	367	352,526	359	340,600
1,000,000 to 2,000,000	2,509	3,673,860	2,336	3,500,406	2,268	3,348,093
2,000,000 to 3,000,000	1,275	3,098,974	1,172	2,937,059	1,161	2,829,753
3,000,000 to 4,000,000	650	2,260,351	598	2,160,385	606	2,116,604
4,000,000 to 5,000,000	410	1,847,060	373	1,730,973	413	1,856,663
5,000,000 to 6,000,000	341	1,865,061	302	1,698,344	272	1,479,738
6,000,000 to 7,000,000	120	778,607	110	779,651	118	769,638
7,000,000 to 8,000,000	87	657,556	92	727,918	100	747,389
8,000,000 to 9,000,000	102	867,999	102	905,961	99	839,764
9,000,000 to 10,000,000	128	1,225,535	97	942,821	105	998,594
10,000,000 to 100,000,000	831	27,128,026	661	24,251,551	714	25,489,199
100,000,000 & Over	416	118,934,590	414	127,414,283	403	122,635,859
Total	38,483	167,078,817	36,030	171,238,620	35,657	167,162,473

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

9.11.1 Advances Classified by Size of Accounts and Gender

Development Finance Institutions As on 31st March, 2024

(Thousand Rupees)

Size of Account (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5,000	213	375	46	91	16	-	275	466
5,000 to 10,000	267	1,874	39	265	-	-	306	2,139
10,000 to 20,000	1,718	26,263	173	2,611	1	16	1,892	28,890
20,000 to 25,000	1,872	40,256	183	3,962	-	-	2,055	44,218
25,000 to 30,000	510	13,834	73	1,970	1	27	584	15,831
30,000 to 40,000	1,731	58,744	258	8,628	-	-	1,989	67,372
40,000 to 50,000	2,575	110,553	259	11,134	1	44	2,835	121,731
50,000 to 60,000	2,154	117,518	267	14,626	4	216	2,425	132,361
60,000 to 70,000	3,930	238,927	358	21,878	2	126	4,290	260,930
70,000 to 80,000	1,074	79,735	136	10,225	1	74	1,211	90,034
80,000 to 90,000	989	83,193	161	13,445	2	165	1,152	96,803
90,000 to 100,000	943	89,064	135	12,737	-	-	1,078	101,801
100,000 to 200,000	3,605	484,814	588	80,343	10	1,528	4,203	566,685
200,000 to 300,000	1,146	278,690	202	49,514	12	2,929	1,360	331,134
300,000 to 400,000	744	260,590	144	49,792	12	4,096	900	314,478
400,000 to 500,000	592	264,688	117	52,352	14	6,211	723	323,252
500,000 to 600,000	387	212,785	89	48,571	13	7,146	489	268,502
600,000 to 700,000	388	252,535	81	52,297	12	7,605	481	312,438
700,000 to 800,000	322	241,293	72	54,018	8	6,009	402	301,320
800,000 to 900,000	301	255,776	80	67,574	8	6,848	389	330,198
900,000 to 1,000,000	289	273,882	62	59,013	8	7,705	359	340,600
1,000,000 to 2,000,000	1,714	2,528,149	486	718,386	68	101,558	2,268	3,348,093
2,000,000 to 3,000,000	848	2,067,672	240	586,910	73	175,171	1,161	2,829,753
3,000,000 to 4,000,000	437	1,521,840	120	415,912	49	178,853	606	2,116,604
4,000,000 to 5,000,000	291	1,306,460	66	293,943	56	256,259	413	1,856,663
5,000,000 to 6,000,000	195	1,056,795	31	169,227	46	253,716	272	1,479,738
6,000,000 to 7,000,000	76	496,830	14	89,989	28	182,819	118	769,638
7,000,000 to 8,000,000	56	416,629	17	127,907	27	202,853	100	747,389
8,000,000 to 9,000,000	69	583,731	8	66,036	22	189,997	99	839,764
9,000,000 to 10,000,000	62	589,050	12	112,544	31	297,000	105	998,594
10,000,000 to 100,000,000	125	2,018,475	19	241,080	570	23,229,644	714	25,489,199
100,000,000 & Over	-	-	-	-	403	122,635,859	403	122,635,859
Total	29,623	15,971,021	4,536	3,436,980	1,498	147,754,473	35,657	167,162,473

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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

Securities / Shares	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,305,124,449	1,350,180,786	1,319,372,559	1,948,994,688	2,145,374,700	2,003,056,560	1,931,651,227	2,100,610,255	2,001,432,401
1) Treasury Bills	732,603,747	767,463,360	738,656,645	825,642,219	994,391,500	829,755,321	782,793,019	925,498,555	807,973,800
2) Pakistan Investment Bonds (PIBs)	572,520,702	582,717,426	580,715,914	1,123,352,469	1,150,983,200	1,173,301,239	1,148,858,208	1,175,111,700	1,193,458,601
a. Fixed Rate	147,806,790	150,020,126	145,172,504	286,288,736	293,279,600	294,233,860	292,067,575	299,758,000	306,009,929
b. Floating Rate	424,713,912	432,697,300	435,543,410	837,063,732	857,703,600	879,067,379	856,790,633	875,353,700	887,448,672
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	19,293,874	25,462,795	52,074,970	16,130,025	26,986,478	17,152,550	15,588,323	26,985,024	18,333,014
1) Quoted On The Stock Exchange of which:	14,139,807	13,357,698	46,332,506	10,336,133	10,111,029	11,590,802	10,316,659	10,631,804	11,448,336
Financial Institutions	1,563,200	1,100,760	1,422,016	1,190,729	1,114,318	1,174,275	1,167,456	1,080,244	1,174,884
NFPSEs	699,980	242,681	523,478	708,758	173,608	816,943	854,086	351,069	937,297
Private Sector	6,919,563	4,806,984	6,694,726	4,201,975	2,459,030	5,192,864	4,059,694	2,692,947	4,829,216
2) Unquoted On The Stock Exchange of which:	5,154,067	12,105,097	5,742,464	5,793,893	16,875,449	5,561,748	5,271,664	16,353,220	6,884,678
Financial Institutions	1,454,420	8,407,931	2,496,282	3,370,972	14,455,009	3,328,116	3,606,712	14,690,749	4,651,046
NFPSEs	150,000	150,000	100,000	200,000	200,000	100,000	150,000	150,000	100,000
Private Sector	3,549,647	3,547,166	3,146,182	2,222,921	2,220,440	2,133,632	1,514,952	1,512,471	2,133,632
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,665	6,366	6,366	37,953	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	24,970,017	25,004,105	26,753,262	23,703,673	23,687,092	26,058,107	24,122,984	24,104,873	26,192,177
IX. MUTUAL FUNDS	687,707	695,928	891,488	670,571	727,382	661,288	755,130	712,988	755,130
X. OTHERS	96,819	100,000	96,819	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	12,202,056	10,978,829	11,239,562	15,656,983	15,597,506	16,086,135	10,577,934	10,542,310	10,976,318
a. Government Islamic Securities	1,500,000	1,503,000	1,503,000	6,046,320	6,000,000	6,329,432	2,415,360	2,400,000	2,673,909
1. GOP Ijara Sukuk	1,500,000	1,503,000	1,503,000	6,046,320	6,000,000	6,329,432	2,415,360	2,400,000	2,673,909
a. Variable Rental Rate (VRR)	1,500,000	1,503,000	1,503,000	6,046,320	6,000,000	6,329,432	803,360	800,000	889,703
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	1,612,000	1,600,000	1,784,206
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	10,580,973	9,354,746	9,615,479	9,610,663	9,597,506	9,756,703	8,162,574	8,142,310	8,302,409
1) Diminishing Musharaka Sukuk	6,687,386	6,675,518	6,832,596	6,003,758	5,992,101	6,142,300	4,718,512	4,701,921	4,844,898
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	614,359	600,000	614,359	601,500	600,000	601,500	603,673	600,000	603,673
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	3,279,228	2,079,228	2,168,524	3,005,405	3,005,405	3,012,903	2,840,389	2,840,389	2,853,838
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	121,083	121,083	121,083	-	-	-	-	-	-
Total	1,362,403,788	1,412,451,309	1,410,466,325	2,005,184,806	2,212,402,023	2,063,052,594	1,982,724,464	2,162,984,315	2,057,725,629

Appendices

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

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
A)	Public Sector Commercial Banks		2,424	488	2,912	2,781
1	First Women Bank Ltd.	www.fwbl.com.pk	43		43	32
2	National Bank of Pakistan	www.nbp.com.pk	1,316	188	1,504	1,363
3	Sindh Bank Limited	www.sindhbank.com.pk	309	15	324	277
4	The Bank of Khyber	www.bok.com.pk	116	124	240	292
5	The Bank of Punjab	www.bop.com.pk	640	161	801	817
B)	Specialized Banks		628	25	653	49
1	SME Bank Limited.	www.smebank.org	1		1	-
2	The Punjab Provincial Cooperative Bank Ltd.	www.ppcbl.com.pk	151		151	-
3	Zarai Taraqati Bank Limited	www.ztbl.com.pk	476	25	501	49
C)	Domestic Private Banks		8,587	4,516	13,103	14,947
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk		170	170	180
2	Allied Bank Limited	www.abl.com	1,352	128	1,480	1,545
3	Askari Bank Limited	www.askaribank.com.pk	459	137	596	740
4	Bank Al-Falah Ltd.	www.bankalfalah.com	656	358	1,014	1,179
5	Bank Al-Habib Ltd.	www.bankalhabib.com	881	223	1,104	1,350
6	BankIslami Pakistan Limited	www.bankislami.com.pk		391	391	396
7	Dubai Islamic Banking Pakistan Limited	www.dibpak.com		235	235	231
8	Faysal Bank Ltd.	www.faysalbank.com	1	721	722	728
9	Habib Bank Ltd.	www.hbl.com	1,320	408	1,728	2,353
10	Habib Metropolitan Bank Limited	www.habibmetro.com	316	209	525	581
11	JS Bank Limited	www.jsbl.com	283	-	283	347
12	MCB Bank Limited	www.mcb.com.pk	1,429	-	1,429	1,483
13	MCB Islamic Bank Ltd.	www.mcbislamicbank.com	-	229	229	231
14	Meezan Bank Limited	www.meezanbank.com	-	1,007	1,007	1,180
15	Samba bank Ltd	www.samba.com.pk	47		47	51
16	Silk Bank Ltd.	www.silkbank.com.pk	82	23	105	110
17	Soneri Bank Ltd.	www.soneribank.com	407	49	456	480
18	Standard Chartered Bank (Pakistan) Ltd.	www.sc.com	38	2	40	112
19	Bank Makramah Limited (BML) (Formerly Summit Bank Limited)	www.bankmakramah.com	163	13	176	197
20	United Bank Ltd.	www.ubl.com.pk	1,153	213	1,366	1,473
D)	Foreign Banks		10	-	10	3
1	Bank of China	www.bankofchina.com.pk	2	-	2	-
2	Citi Bank Pakistan	www.citibank.com.pk	3	-	3	-
3	Deutsche Bank AG	www.db.com	2	-	2	-
4	ICBC	www.icbc-ltd.com	3	-	3	3
Total:-			11,649	5,029	16,678	17,780

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

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
1	Advans Pakistan Microfinance Bank Ltd.	www.advanspakistan.com	20	-
2	Apna Microfinance Bank	www.apnabank.com.pk	92	55
3	FINCA Microfinance Bank Ltd.	www.finca.pk	115	41
4	Khushhalibank Ltd.	www.khushhalibank.com.pk	206	126
5	Mobilink Microfinance Bank Ltd.	www.mobilinkbank.com	109	104
6	NRSP Microfinance Bank Ltd.	www.nrspbank.com	133	78
7	Pak Oman Microfinance Bank Ltd.	www.pomicro.com	67	-
8	Sindh Microfinance Bank	www.sindhmfib.com	19	-
9	Telenor Microfinance Bank	www.telenor.com	46	64
10	HBL Microfinance Bank Ltd.	www.hblmfib.com	204	132
11	U Microfinance Bank Ltd.	www.ubank.com.pk	398	275
Total:-			1,409	875

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

Appendix-II

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

As on 31 st December	Pakistani Banks		Foreign Banks		Total	
	No. of Banks	No. of Branches	No. of Banks	No. of Branches	No. of Banks	No. of Branches
1982	9	7,248	23	58	32	7,306
1983	9	7,120	23	59	32	7,179
1984	9	6,997	23	59	32	7,056
1985	9	6,958	23	59	32	7,017
1986	9	6,988	22	62	31	7,050
1987	9	7,061	25	65	34	7,126
1988	9	7,168	28	65	37	7,233
1989	10	7,222	25	66	35	7,288
1990	10	7,372	27	67	37	7,439
1991	10	7,477	29	72	39	7,549
1992	20	7,574	27	70	47	7,644
1993	20	7,648	27	73	47	7,721
1994	23	8,055	26	79	49	8,134
1995	25	8,345	26	77	51	8,422
1996	25	8,450	27	82	52	8,532
1997	25	8,190	27	88	52	8,278
1998	25	7,867	27	93	52	7,960
1999	25	7,779	27	95	52	7,874
2000	24	7,741	25	87	49	7,828
2001	24	6,898	25	90	49	6,988
2002	24	6,869	22	80	46	6,949
2003	26	6,823	20	81	46	6,904
2004	27	6,959	17	90	44	7,049
2005	28	7,234	17	114	45	7,348
2006	32	7,644	13	60	45	7,704
2007	34	8,101	12	68	46	8,169
2008	33	8,655	13	89	46	8,744
2009	33	8,966	13	93	46	9,059
2010	34	9,281	12	58	46	9,339
2011	31	9,712	13	60	44	9,772
2012	31	10,262	7	33	38	10,295
2013	31	10,913	7	27	38	10,940
2014	31	11,533	6	18	37	11,551
2015	31	12,283	4	10	35	12,293
2016	30	12,983	4	10	34	12,993
2017	29	13,618	4	10	33	13,628
2018	29	14,109	5	10	34	14,119
2019	28	14,590	4	9	32	14,599
2020	28	14,841	4	9	32	14,850
2021	28	15,235	4	9	32	15,244
2022	28	16,063	4	9	32	16,072
2023	28	16,593	4	10	32	16,603
2024*	28	16,668	4	10	32	16,678

* As on March, 2024

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

Year	Month	Azad Jammu & Kashmir	Balochistan	FATA*	Gilgit-Baltistan	Islamabad	Khyber-Pakhtunkhwa	Punjab	Sindh	Total
2003	June	336	267	50	36	134	847	3,822	1,424	6,916
	December	329	265	48	37	136	846	3,802	1,441	6,904
2004	June	324	262	48	37	138	840	3,791	1,442	6,882
	December	319	267	48	37	145	851	3,878	1,504	7,049
2005	June	319	267	49	37	154	854	3,910	1,515	7,105
	December	319	276	51	38	158	858	4,035	1,613	7,348
2006	June	319	278	50	37	163	864	4,071	1,639	7,421
	December	325	283	49	37	186	877	4,206	1,741	7,704
2007	June	329	283	49	37	190	882	4,229	1,756	7,755
	December	332	296	49	39	213	912	4,436	1,892	8,169
2008	June	338	303	49	39	223	922	4,521	1,948	8,343
	December	351	322	48	42	245	946	4,731	2,059	8,744
2009	June	354	321	48	42	247	948	4,747	2,076	8,783
	December	367	329	49	43	258	961	4,891	2,161	9,059
2010	June	372	331	49	43	260	961	4,914	2,166	9,096
	December	384	337	50	47	283	977	5,038	2,223	9,339
2011	June	388	337	48	47	287	992	5,052	2,248	9,399
	December	400	350	48	53	303	1,026	5,235	2,357	9,772
2012	June	403	350	49	54	309	1,034	5,260	2,388	9,847
	December	420	365	49	63	334	1,078	5,457	2,529	10,295
2013	June	420	368	49	68	339	1,087	5,481	2,549	10,361
	December	434	387	49	75	361	1,139	5,780	2,715	10,940
2014	June	433	388	48	75	363	1,143	5,802	2,732	10,984
	December	444	400	48	81	398	1,189	6,122	2,869	11,551
2015	June	452	405	49	81	404	1,199	6,208	2,918	11,716
	December	468	429	51	97	444	1,257	6,485	3,062	12,293
2016	June	471	434	52	98	448	1,266	6,555	3,100	12,424
	December	477	467	57	107	482	1,337	6,844	3,222	12,993
2017	June	474	471	61	108	487	1,346	6,868	3,224	13,039
	December	473	505	62	114	512	1,422	7,207	3,333	13,628
2018	June	473	510	-	115	515	1,430	7,306	3,343	13,692
	December	475	537	-	124	529	1,480	7,533	3,441	14,119
2019	June	477	544	-	125	533	1,489	7,580	3,449	14,197
	December	491	575	-	138	546	1,529	7,798	3,522	14,599
2020	June	494	586	-	138	554	1,548	7,851	3,530	14,701
	December	498	586	-	140	558	1,591	7,934	3,543	14,850
2021	June	497	589	-	138	566	1,611	7,979	3,543	14,923
	December	492	624	-	143	579	1,687	8,148	3,571	15,244
2022	June	487	641	-	146	589	1,745	8,288	3,607	15,503
	December	505	632	-	153	615	1,833	8,557	3,777	16,072
2023	March	504	648	-	152	619	1,821	8,591	3,768	16,103
	June	507	652	-	155	624	1,921	8,544	3,783	16,186
	September	512	653	-	156	629	1,934	8,600	3,796	16,280
	December	521	656	-	163	652	1,963	8,816	3,832	16,603
2024	March	520	657	-	163	658	1,969	8,873	3,838	16,678

*FATA has been merged into KPK from 2018 onward

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

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	81	37	118	Larkana	66	9	75
Astore	7	2	9	Lasbella	33	7	40
Attock	150	36	186	Layyah	52	16	68
Awaran	3		3	Lodhran	51	10	61
Badin	50	7	57	Loralai	15	12	27
Bagh	29	5	34	Lower Dir	31	39	70
Bahawalnagar	132	45	177	Mahmand Agency	7	2	9
Bahawalpur	170	64	234	Malakand	32	29	61
Bajaur Agency	9	10	19	Mandi Bahauddin	89	25	114
Bannu	35	18	53	Mansehra	79	30	109
Barkhan	4	1	5	Mardan	84	39	123
Batgram	8	8	16	Mastung	7	1	8
Bhakkar	50	9	59	Matari	32	5	37
Bhimber	34	5	39	Mianwali	73	14	87
Bolan (Dhadar)	7		7	Mirpur	175	29	204
Bunner	23	24	47	Mirpur Khas	58	22	80
Chagai	5	1	6	Multan	268	144	412
Chakwal	121	31	152	Muzaffarabad	47	16	63
Charsadda	41	18	59	Muzaffargarh	125	28	153
Chiniot	58	14	72	N.Waziristan Agency	13	2	15
Chitral	29	14	43	Nagar	5		5
D.G.Khan	96	29	125	Nankana Sahib	66	10	76
D.I.Khan	62	19	81	Narowal	87	15	102
Dadu	52	10	62	Nasirabad	7	2	9
Dera Bughti	5		5	Naushro Feroze	65	12	77
Diamar	9	8	17	Neelum	5		5
Faisalabad	423	201	624	Noshki	12	4	16
Ghanchi	8	1	9	Nowshera	65	33	98
Ghizer	9	2	11	Okara	126	45	171
Ghotki	55	7	62	Orakzai Agency	3	1	4
Gilgit	49	17	66	Pakpattan	58	21	79
Gujranwala	293	120	413	Panjgoor	10	5	15
Gujrat	293	107	400	Peshawar	227	127	354
Gwadar	41	7	48	Pishin	13	10	23
Hafizabad	53	14	67	Quetta	145	86	231
Hangu	24	15	39	Rahim Yar Khan	209	75	284
Haripur	77	22	99	Rajan Pur	60	15	75
Harnai	2	1	3	Rawalpindi	518	247	765
Hattian Bala	8		8	Rawlakot (Poonch)	39	9	48
Haveli Kahuta	3		3	S.Waziristan Agency	4	1	5
Hunza	11		11	Sahiwal	144	53	197
Hyderabad	165	69	234	Sakardu	25	10	35
Islamabad	415	243	658	Sanghar	70	19	89
Jacobabad	24	4	28	Sargodha	198	67	265
Jaffarabad(Dera Allah Y	20	4	24	Shaheed Benazirabad	56	19	75
Jamshoro	43	6	49	Shangla	17	9	26
Jhang	109	23	132	Sheikhupura	157	53	210
Jhelum	167	27	194	Shikarpur	25	3	28
Kalat	11	1	12	Sialkot	342	117	459
Kamber/Shahdadkot	29	4	33	Sibi	14	3	17
Karachi	1,464	1,007	2,471	South Waziristan	1		1
Karak	25	6	31	Sudhnuthi	33	2	35
Kashmore	36	4	40	Sujawal	17	1	18
Kasur	116	34	150	Sukkur	93	23	116
Kech(Turbat)	28	6	34	Swabi	74	21	95
Khairpur	68	7	75	Swat	85	86	171
Khanewal	110	43	153	Tando Allahyar	23	7	30
Kharan	18	4	22	Tando Mohammad Khan	17	3	20
Khushab	67	17	84	Tank	10	3	13
Khuzdar	21	4	25	Tharparkar	18		18
Khyber Agency	15	13	28	Thatta	23	4	27
Killa Abdullah	11	10	21	Toba Tek Singh	109	36	145
Killa Saifullah	15	9	24	Tor Ghar		1	1
Kohat	67	22	89	Umerkot	30	7	37
Kohistan	10	5	15	Upper Dir	9	25	34
Kohlu	4		4	Vehari	123	35	158
Kotli	73	8	81	Washuk	2		2
Kurram Agency	24	5	29	Zhob	13	6	19
Lahore	1,073	697	1,770	Ziarat	3	4	7
Lakki Marwat	10	4	14	Grand Total:-	11,649	5,029	16,678

Appendix-V

Distribution of Islamic Banks (Ful Fledged Islamic) Branches

By District as on 31 Mar, 2024

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Abbottabad	1	7	2	5	1	2	18
Astore				1			1
Attock	3	6	6	3	2	2	22
Badin		2	2	1			5
Bagh		1		1			2
Bahawalnagar	3	10	2	7	2		24
Bahawalpur	1	15	5	10	2	1	34
Bajaur Agency		1		1			2
Bannu	1	2	1	1			5
Barkhan			1				1
Batgram	1	1	1	1			4
Bhakkar		2	1	2			5
Bhimber		1		1			2
Bunner	1	1	1	1			4
Chagai						1	1
Chakwal	2	3	6	2	2	1	16
Charsadda	1	2	2	2			7
Chiniot	1	2	2	2			7
Chitral	1	1	2	1	1		6
D.G.Khan	1	7	1	6	1	1	17
D.I.Khan	1	1	3	1	1	1	8
Dadu		2	3	2			7
Diamar		1	1	1	1	1	5
Faisalabad	7	52	8	35	5	10	117
Ghizer		1		1			2
Ghotki		2	2	2			6
Gilgit	1	2	2	3	1	1	10
Gujranwala	6	36	6	24	4	3	79
Gujrat	6	18	8	13	5	6	56
Gwadar	1	2		2		1	6
Hafizabad	1	3	1	3	1		9
Hangu		2	1	1			4
Haripur	1	4	3	2	1	1	12
Harnai			1				1
Hyderabad	4	13	4	13	3	5	42
Islamabad	16	42	18	30	9	14	129
Jacobabad		1	1	1			3
Jaffarabad(Dera Allah Y		3					3
Jamshoro				3			3
Jhang	2	4	1	2	1	2	12
Jhelum	2	6	2	3	1	1	15
Kalat		1					1
Kamber/Shahdadkot		2		1			3
Karachi	42	235	91	135	34	90	627
Karak	1	1					2
Kashmore		1	1	1			3
Kasur	1	7	3	6	3	3	23
Kech(Turbat)	1	1	1	1			4
Khairpur	1	2	1	2			6
Khanewal	3	9	2	7	3	1	25
Kharan		1					1
Khushab		3	2	3	1		9
Khuzdar		1	1	1			3
Khyber Agency	1	1		1			3
Killa Abdullah	1	2	1	1		1	6
Killa Saifullah	1	2	2	1			6
Kohat	2	2	1	2		1	8
Kohistan			2	1			3
Kotli		2		2			4
Kurram Agency		2		1			3
Lahore	37	138	43	118	28	36	400
Larkana		1	1	1	1	1	5
Lasbella		2		1			3
Layyah	1	4		2			7
Lodhran	1	3	1	2			7
Loralai	1	3	2	1			7
Lower Dir	3	2	3	1	1	1	11
Malakand	1	2	3	1	1		8
Mandi Bahauddin	1	6	3	6	1	1	18
Mansehra	1	5	3	2	1		12

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

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Mardan	1	3	1	2			7
Mastung		1					1
Matiari		2	1	1			4
Mianwali		5	1	1			7
Mirpur	1	3	5	4	1	3	17
Mirpur Khas	1	4	4	2	1	1	13
Multan	3	32	7	26	4	5	77
Muzaffarabad	1	2	1	1	1	2	8
Muzaffargarh		8	1	8	1		18
Nankana Sahib	1	4		1			6
Narowal	1	3		3			7
Nasirabad		1		1			2
Naushro Feroze		4	1	2			7
Noshki		2	1				3
Nowshera		3	1	2	2		8
Okara	2	10	4	10	2	1	29
Pakpattan	1	3	2	3	2		11
Panjgoor		1	1	1			3
Peshawar	5	21	2	16	3	3	50
Pishin		1	2	2	1	1	7
Quetta	5	14	11	10	3	2	45
Rahim Yar Khan	3	16	5	8	4	1	37
Rajan Pur		5	2	3			10
Rawalpindi	14	49	23	35	7	11	139
Rawlakot (Poonch)		2	1	2			5
Sahiwal	2	11	3	10	2	1	29
Sakardu		1	1	1	1	1	5
Sanghar	1	4	2	5	2		14
Sargodha	5	16	7	9	2	1	40
Shaheed Benazirabad		5	1	3	2	1	12
Shangla		2	1				3
Sheikhupura	2	9	2	11	1	2	27
Shikarpur		1	1				2
Sialkot	3	24	6	19	3	4	59
Sibi		1	1	1			3
Sukkur	1	4	3	2	1	1	12
Swabi		3	1	2	1		7
Swat	6	5	5	8	1	1	26
Tando Allahyar	1	2	1	1		1	6
Tando Mohammad Khan		1	1	1			3
Tank		1					1
Thatta		1	1				2
Toba Tek Singh	2	5	3	5	2	1	18
Umerkot	1	2	1	2			6
Upper Dir		1	1				2
Vehari	1	8	3	6	2	1	21
Zhob		1	1	1		1	4
Ziarat			1				1
Grand Total	229	1,007	391	722	170	235	2,754

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

District Name	Allied Bank Limited	Akbar Bank Limited	Bank Al-Falah Ltd.	Bank Al-Habib Ltd.	Habib Bank Ltd.	Habib Metropolitan Bank Limited	National Bank of Pakistan	SBK Bank Ltd.	South Bank Limited	Sonari Bank Ltd.	Summit Bank Limited	Standard Chartered Bank (Pakistan) Ltd.	The Bank of Acheer	The Bank of Punjab	United Bank Ltd.	Zara Taranqat Bank Limited	Total
Abbottabad	1	1	2	1	2	3	2						2		5		19
Astore																1	1
Attuck		1	3	1	3	2	1			1					2		14
Badin					1								1				2
Bagh	1						1							1			3
Bahawalnagar	1	1	3		4	4	1							4	3		21
Bahawalpur		1	5	2	7	4	3		1					1	4		28
Bajaur Agency				1	1								2		2	1	8
Bannu	1		1	1	2		2						3	1	1	1	13
Batgram						1	1						1			1	4
Bhakkar					1		1							1			4
Bhimber					1		1							1			3
Buner			1	1	4	1	1						6	1	4	1	20
Chakwal	1	1	3	1	1	2	2								3		15
Charsadda		2			3	1	1						4				11
Chiniot		1	1	1	1	1	1										7
Chitral		1			1	1	1					1	2	1	1		8
D.G.Khan	1	1	1	1	2	1	2					1		2	1		12
D.I.Khan	1		1	2	1	1	2			1			1	1			11
Dadu					1		1								1		3
Diamar						1				1	1						3
Faisalabad	8	5	23	6	15	6	8	1	1				1	4	6		84
Ghiser																1	1
Ghorhi														1			1
Gilgit	1	2		1	1		1										7
Gujranwala	3	4	4	4	10	5	3			1				2	5		41
Gujrat	3	3	17	2	14	3	1		1	1			1	3	1	1	51
Gwadar						1											1
Hafirabad	1	1			1		1							1			5
Hangu				1	1		3						3		2		11
Haripur			1	1	1	1	2						2		1		10
Hyderabad	1	1	2	6	5	2				1	1			1	5		27
Islamabad	11	10	24	10	18	8	6	3	1	4	2		6	7	3	1	114
Jacobabad							1										1
Jaffarabad(Dera Allah V						1											1
Jamshoro		1			1		1										3
Jhang		1	3	2	1	1	2							1			11
Jhelum	2		1	1	3		1							1	3		12
Karachi	10	26	60	58	81	57	17	7	4	10	5	1	3	8	33	1	381
Karak			1	1			1							1			4
Kashmore					1												1
Kasur					2	1	2							2			11
Kecchi(Turbat)	1		2		2		1							1			2
Khairpur					1												1
Khaneval	2		4	1	2	3	2							4			18
Kharan							3										3
Khushab		1	2	1	1	1								1	1		8
Khuzdar					1												1
Khyber Agency				1	1	1	1						3		2	1	10
Killa Abdullah					1	2									1		4
Killa Saifullah					1	1								1			3
Kohat	1	1		1	2	1	1			1			3	1	2		14
Kohistan						1										1	2
Kotli	1					2								1			4
Kurram Agency				1			1										2
Lahore	19	17	63	26	59	23	18	6	2	8	1	1	2	26	25	1	297
Lakki Marwat														1	1	1	4
Larkana				1	1		1								1		4
Lasbela	1		1		1		1										4
Layyah	1		2		1	1	1							1	1	1	9
Lodhran					1		1										3
Loralai					1	1							2		1		5
Lower Dir	1	2	4	3	2	2	1			1			6	1	4	1	28
Mahmud Agency							1							1			2
Mahakand		2	2		2	5	1							2	5		21
Mandi Bahauddin	1			1	2	1	1							1			7
Manshera	1	2	1	1	1	1	1		1				4	1	2	2	18
Mardan	2	1	3	2	5		3	1	1				5	1	7	1	32
Matiari							1										1
Mianwali					1	1	1							1	2		7
Mirpur	1				6		4		1								12
Mirpur Khas	2		1	1	1	1	2								1		9
Multan	9	2	15	7	11	2	5			1			1	8	5	1	67
Muzaffargarh			1	1	3	1	1							1			8
Muzaffargarh			3	1	1	1	2								1	1	10
N.Waziristan Agency							1							1			2
Nankana Sahib		1	1		1									1			4
Narowal			1	2	2		2							1			8
Nowshera Feroze				1	1										3		5
Nowshera	1		3		2	2	4			1			9	1	2		25
Okara	1	1	1	1	3		2						1	6			16
Orakzai Agency														1			1
Pakpattan	1		1	1	2	1	1							2	1		10
Panjgur					2												2
Peshawar	5	4	9		9	10	4	5	1	1	3		17	2	6	1	77
Pishin													1	1			3
Quetta	2	3	8	5	8	2	3	1	1	1			1	2	4		41
Rahim Yar Khan	2	2	5	4	5	4	6							3	6	1	38
Rajan Pur			1		2	1								1			5
Rawalpindi	5	13	19	10	18	7	6	2		8	1		2	12	4	1	108
Rawalakot (Poonch)	1				1	1								1			4
S.Waziristan Agency														1			1
Sahiwal	3	1	3	2	4	1	2		1					5	2		24
Sakardu		1			1							1				1	5
Sanghar				2			2								1		5
Sargodha	2	1	5	1	6	5	2							3	2		27
Shahred Benazirabad	1				1	1	2								1		7
Shangla		1			1		1						1	1			6
Sheikhpura	4	2	8	3	2	3	2		1				1				26
Shikarpur															1		1
Sialkot	4	7	14	4	11	4	5		1					2	6		58
Sodhouthi					1	1											2
Sajawal															1		1
Sodhar	1		1	1	3		2								3		11
Swabi					2		1			1			5	1	3		14
Swat	1	2	6	9	12	5	3			2			8	2	9	1	60
Tando Allahyar				1													1
Tank						1								1			2
Tarai		1					1										2
Toba Tek Singh	1	1	4	1	4	2	1							4			18
Tur Ghar													1				1
Umerkot					1												1
Upper Dir		1	3	2	4	2							4	1	6		23
Vehari	1	1	3	3	2		2							2			14
Zhob					1								1				2
Ziarat							1							1	1		3
Upper Dir	-	1	6	2	4	2	-	-	-	-	-	-	4	1	6	-	26
Vehari	1	1	6	2	2	-	2	-	-	-	-	-	-	2	-	-	16
Zhob	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Ziarat	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	2
Grand Total	127	139	370	227	413	211	191	23	15	49	13	2	129	165	219	25	2318

Appendix-VII

Gender List

Group Name
Male ¹
Female ²
Both Male and Female ³
Others-Non-Natural Person- Private Partnership (individuals) / Private Limited Company (individuals) ⁴

Notes for Gender List:

¹ It includes Male personal or sole proprietorship Accounts.

² It includes Female personal or sole proprietorship Accounts.

³ It will include Joint Personal and Business Accounts of Male and Female.

⁴ Others includes all types of ‘Non-Natural Persons’ not found in above list (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.) and Transgender

List of Acronyms

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