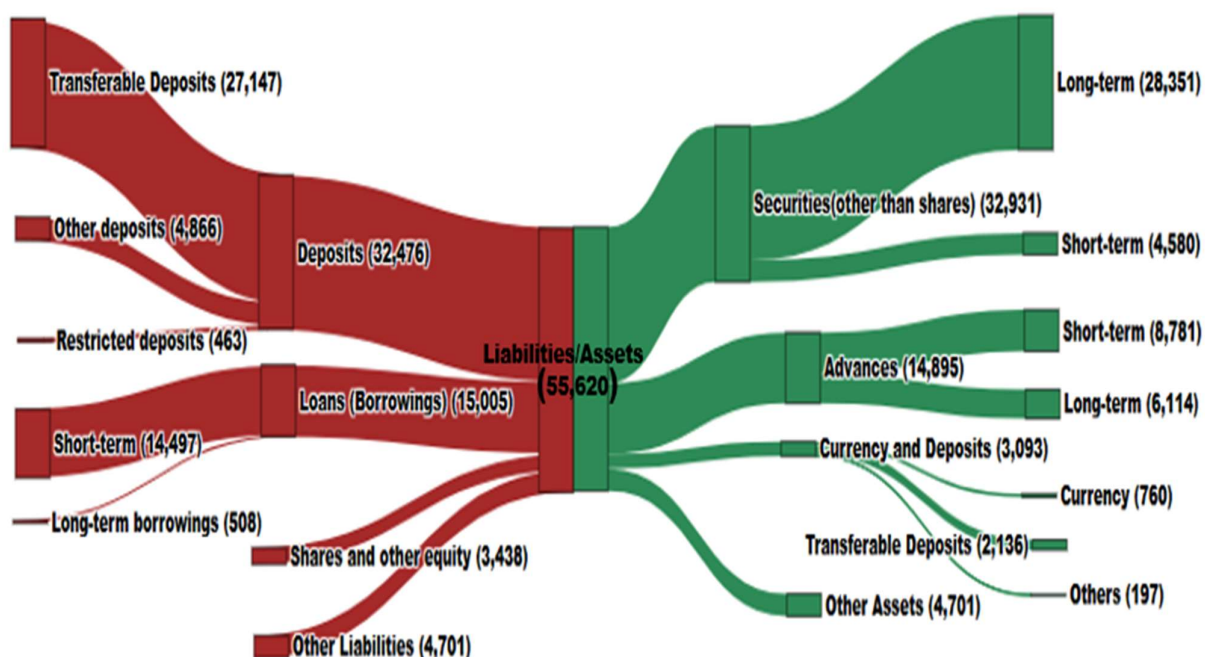




Statistics on Scheduled Banks, MFBs and DFIs in Pakistan March 2025

Liabilities/Assets of Scheduled Banks (Billion Rupees)



Statistics and Data Services Department

Preface

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

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

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

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

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

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

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Background

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

Standards and Classifications

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

Composition of Banking Groups

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

Scheduled Banks

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

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

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

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

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

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

Microfinance Banks

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

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

Development Finance Institutions (DFIs)

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

Public Sector Banks

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

Commercial Banks

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

Specialized Banks

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

Domestic Private Banks

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

Foreign Banks

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

Islamic Banking

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

Scope of the Publication

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

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

Definitions of Assets and Liabilities

Currency

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

Transferable Deposits

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

Restricted Deposits

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

Other Deposits

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

Some examples of Other Deposits are

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

Debt Securities

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

Loans extended (Advances)/ Borrowings

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

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

1. Money at call

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

2. Reverse Repurchase agreements / Repurchase agreements

i) Reverse Repurchase agreements (Asset Side)

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

ii) Repurchase agreements (Liability Side)

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

3. Bills purchased and discounted

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

4. Other short-term advances and financial leases

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

Insurance Technical Reserves

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

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

Financial Derivatives and Employees Stock Options

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

Others Accounts Receivable

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

Other Accounts Payable

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

Equity and Investment Fund Shares

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

Retained Earnings

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

Current Year Result

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

General and Special Reserves

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

Valuation Adjustment

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

Valuation Method

Below given table shows the valuation methods of Assets and Liabilities

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

Deposits

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

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

Call Deposits: These include short notice and special notice deposits

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

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

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

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

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

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

Advances

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Profit and Loss Accounts

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

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

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

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

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

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

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

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

Easypaisa Bank Limited:

During this quarter, Easypaisa Bank Limited formerly Telenor Microfinance Bank has been granted the first Digital Retail Bank license by the State Bank of Pakistan (SBP) on January 28, 2025. This license allows Easypaisa to operate as a scheduled bank and full-fledged digital bank. Due to this transformation from a "Microfinance Bank" to a "Digital Retail (schedule) Bank, there is a significant increase in Scheduled banks' figures and decrease in Microfinance banks' figures in this publication. This change of figures is in Assets, Liabilities, number of Accounts and Amounts of Deposits and Advances etc.

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-24	Dec-24 R	Mar-25 P
Assets	47,146,927	54,394,607	55,620,108
I. Currency and Deposits	3,326,451	3,016,017	3,093,414
1. Currency	613,176	663,551	760,341
2. Transferable Deposits	2,379,664	2,173,663	2,136,448
3. Restricted/ compulsory deposits	65,203	51,086	51,724
4 Other Deposits	268,407	127,718	144,901
II. Securities(other than shares)	26,879,589	29,247,875	32,930,635
1. Short-term	5,824,521	4,781,679	4,579,958
2. Long-term	21,055,068	24,466,196	28,350,677
III. Loans extended (Advances)	13,199,961	17,673,290	14,895,347
1. Short-term	7,608,584	11,087,865	8,781,017
A) Money at call	120,472	262,483	166,491
B) Reverse Repo	514,886	1,032,083	720,902
C) Bills purchased and discounted	336,225	325,755	357,494
D) Other short-term loans	6,637,002	9,467,544	7,536,130
2. Long-term	5,591,377	6,585,425	6,114,330
IV. Shares and other equity	655,543	763,940	678,126
1. Quoted	246,287	346,046	289,425
2. Non quoted	404,414	409,613	380,506
3. Investment fund shares	4,842	8,282	8,195
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	15,641	11,767	7,799
VII. Other accounts receivable	1,681,080	2,118,333	2,366,992
1. Trade credit and advances	-	-	-
2. Others	1,681,080	2,118,333	2,366,992
A) Dividends receivable resident sector	603	165	1,155
B) Settlement accounts resident sector	40,574	34,518	30,528
C) Items in the process of collection	676	2,097	2,385
D) Miscellaneous assets residents sector	1,629,899	2,077,795	2,328,155
E) Other non- resident accounts receivable	9,328	3,758	4,769
VIII. Non-financial assets	1,388,661	1,563,384	1,647,795
1. Produced assets	1,025,612	1,168,527	1,233,143
A) Tangible fixed assets	915,148	1,047,749	1,103,977
a) Dwellings	170,110	195,972	219,321
i) Building on freehold land	6,603	7,698	8,990
ii) Building on leasehold land	163,507	188,274	210,330
b) Other buildings and structures	335,889	374,793	384,336
i) Building on freehold land	107,289	114,116	115,870
ii) Building on leasehold land	228,600	260,676	268,465
c) Machinery and equipment	332,486	386,243	408,492
i) Transport equipment	28,592	38,946	40,943
ii) Furniture & Fixture	47,622	49,472	54,433
iii) Office equipment	190,743	219,997	238,102
iv) Other machinery & equipment	65,529	77,828	75,013
d) Other tangible fixed assets n.e.s	76,663	90,741	91,829
B) Intangible fixed assets	110,463	120,778	129,166
a) Computer software	75,072	85,379	93,769
b) Other intangible fixed assets n.e.s	35,391	35,399	35,396
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	326,136	366,101	378,448
A) Tangible non-produced assets	301,538	338,434	350,823
a) Land	202,090	218,609	224,620
i) Land underlying Buildings and structures	202,090	218,609	224,620
1. Freehold land	79,515	90,335	94,374
2. Leasehold land	122,575	128,274	130,246
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	99,449	119,825	126,203
B) Intangible non-produced assets	24,597	27,667	27,625
a) Leases and other transferable contracts	18,126	20,070	19,942
b) Purchased goodwill	2,213	1,929	1,941
c) Other intangible non-produced assets n.e.s	4,258	5,668	5,742
3. Capital work in progress	36,914	28,756	36,205

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Liabilities	47,146,927	54,394,607	55,620,108
I. Deposits	29,213,136	31,553,180	32,475,804
1. Transferable Deposits	23,601,974	26,343,427	27,147,220
2. Restricted/ compulsory deposits	492,851	436,315	463,496
3. Other deposits	5,118,311	4,773,438	4,865,088
II. Securities (other than shares bonds/ debentures etc.)	130,110	123,482	123,751
1. Short-term	-	-	-
2. Long-term	130,110	123,482	123,751
III. Loans (Borrowings)	11,228,375	14,933,584	15,005,456
1. Short-term	10,381,943	14,126,280	14,497,165
A) Money at call	113,058	647,229	463,743
B) Repurchase agreements (Repo)	8,496,467	11,620,623	12,558,754
C) Other short-term borrowings	1,772,418	1,858,428	1,474,668
2. Long-term borrowings	846,432	807,305	508,291
IV. Financial Derivatives	39,664	27,857	20,096
V. Other accounts payable	3,618,819	4,230,383	4,557,390
1. Provision for losses	873,062	972,209	1,005,189
A) Provision for loan losses-Specific	779,717	902,452	929,387
B) Provision for loan losses-General	58,803	43,419	49,807
C) Provision for other losses	34,542	26,338	25,995
2. Accumulated Depreciation	393,564	445,008	474,097
3. Other accounts payable to other resident Sectors	2,285,244	2,788,244	3,059,120
A) Dividends payable	44,593	6,741	53,394
B) Settlement accounts	24,423	42,129	28,555
C) Items in the process of collection	12,388	23,168	17,069
D) Miscellaneous liability items	2,203,839	2,716,206	2,960,102
a) Suspense account	108,524	177,492	154,690
b) Provision for expected costs	201,017	172,466	227,652
c) Deferred tax liabilities	13,074	44,127	38,682
d) Accrued wages	12,907	20,221	15,974
e) Accrued rent	564	655	663
f) Accrued taxes	691,108	773,907	773,359
g) Other miscellaneous liability items	1,176,645	1,527,338	1,749,083
4. Other non- resident accounts payable	67,949	24,923	18,984
A) Dividends payable non-residents	57,543	14,493	7,259
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,407	10,430	11,725
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,915,824	3,526,121	3,437,611
1. Quoted	439,389	453,824	439,897
2. Non quoted	265,997	252,890	275,209
3. Investment fund shares	-	-	-
4. Retained earnings	746,869	507,199	780,679
5. Current year result	427,103	922,499	554,888
6. General and special reserve	736,853	909,162	1,016,293
7. Valuation adjustments	299,613	480,546	370,645
IX. Contingencies and Commitments³	18,322,379	19,836,848	20,285,191
1. Guarantees	3,387,387	3,536,220	3,621,317
2. Commitments	14,743,084	16,058,945	16,391,858
A) Letter of Credit	4,333,232	4,458,079	4,604,085
B) Forward Foreign Exchange Transactions	8,484,094	7,903,978	7,773,442
C) Forward government Securities Transactions	444,625	1,670,221	1,653,036
D) Derivatives	107,788	105,234	106,722
E) Forward lending	277,816	306,604	636,326
F) Operating leases	359	387	1,345
G) Commitments for acquisition of :	41,151	54,912	54,932
i.Fixed assets	29,957	42,877	45,752
ii. Intangible assets	11,194	12,035	9,180
H) Other commitments	1,054,019	1,559,530	1,561,971
3. Other contingent liabilities	191,907	241,683	272,016

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-24	Dec-24 R	Mar-25 P
Assets	10,221,208	10,999,773	11,014,013
I. Currency and Deposits	684,543	547,325	552,046
1. Currency	106,276	114,459	110,471
2. Transferable Deposits	451,082	372,360	390,104
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	127,185	60,506	51,471
II. Securities(other than shares)	6,213,031	6,631,825	6,886,770
1. Short-term	1,087,456	1,641,859	1,629,550
2. Long-term	5,125,575	4,989,966	5,257,219
III. Loans extended (Advances)	2,670,191	3,037,960	2,915,638
1. Short-term	1,429,598	1,486,831	1,471,408
A) Money at call	9,340	84,011	17,187
B) Reverse Repo	62,792	17,344	100,587
C) Bills purchased and discounted	38,706	29,909	42,181
D) Other short-term loans	1,318,761	1,355,568	1,311,453
2. Long-term	1,240,593	1,551,129	1,444,230
IV. Shares and other equity	197,210	237,177	130,750
1. Quoted	82,483	128,976	71,786
2. Non quoted	114,727	108,201	58,964
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	275,644	348,888	325,764
1. Trade credit and advances	-	-	-
2. Others	275,644	348,888	325,764
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	150	150
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	275,495	348,739	325,614
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	180,589	196,599	203,046
1. Produced assets	87,362	96,253	98,667
A) Tangible fixed assets	82,612	90,917	93,189
a) Dwellings	9,333	9,756	9,953
i) Building on freehold land	610	610	610
ii) Building on leasehold land	8,723	9,147	9,343
b) Other buildings and structures	46,227	48,960	49,765
i) Building on freehold land	26,288	26,220	26,866
ii) Building on leasehold land	19,940	22,740	22,899
c) Machinery and equipment	21,139	24,803	25,877
i) Transport equipment	2,686	2,762	3,033
ii) Furniture & Fixtures	4,662	5,275	5,401
iii) Office equipment	7,994	9,472	9,883
iv) Other machinery & equipment	5,797	7,294	7,560
d) Other tangible fixed assets n.e.s	5,913	7,397	7,593
B) Intangible fixed assets	4,750	5,337	5,478
a) Computer software	4,750	5,337	5,478
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	91,843	98,764	102,749
A) Tangible non-produced assets	91,843	98,764	102,749
a) Land	28,230	30,279	31,588
i) Land underlying Buildings and structures	28,230	30,279	31,588
1. Freehold land	7,446	9,429	10,738
2. Leasehold land	20,785	20,850	20,850
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	63,613	68,486	71,161
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	1,383	1,582	1,630

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Liabilities	10,221,208	10,999,773	11,014,013
I. Deposits	5,602,389	6,456,828	6,372,573
1. Transferable Deposits	4,110,123	4,643,022	4,517,413
2. Restricted/ compulsory deposits	30,557	27,368	30,020
3. Other deposits	1,461,709	1,786,439	1,825,140
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,141,824	2,918,640	2,946,911
1. Short-term	3,107,908	2,885,074	2,912,600
A) Money at call	14,742	84,911	18,401
B) Repurchase agreements (Repo)	2,932,792	2,616,939	2,743,155
C) Other short-term borrowings	160,374	183,225	151,044
2. Long-term borrowings	33,916	33,566	34,311
IV. Financial Derivatives	-	-	-
V. Other accounts payable	816,759	902,973	991,463
1. Provision for losses	329,411	307,213	310,275
A) Provision for loan losses-Specific	319,520	299,694	300,586
B) Provision for loan losses-General	3,272	3,173	3,173
C) Provision for other losses	6,619	4,346	6,516
2. Accumulated Depreciation	43,278	49,971	51,002
3. Other accounts payable to other resident Sectors	444,070	545,789	630,186
A) Dividends payable	3,274	3	17,023
B) Settlement accounts	4,296	7,706	6,374
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	436,501	538,080	606,789
a) Suspense account	28,497	28,529	29,531
b) Provision for expected costs	14,086	13,325	13,649
c) Deferred tax liabilities	(12,731)	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	46,688	47,267	57,362
g) Other miscellaneous liability items	359,961	448,960	506,248
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	660,236	721,332	703,066
1. Quoted	67,411	67,963	67,963
2. Non quoted	153,839	154,859	153,838
3. Investment fund shares	-	-	-
4. Retained earnings	233,215	229,351	261,172
5. Current year result	11,408	76,875	25,230
6. General and special reserve	111,711	113,581	121,563
7. Valuation adjustments	82,651	78,704	73,300
IX. Contingencies and Commitments³	3,679,011	3,675,000	3,868,539
1. Guarantees	706,244	720,793	722,952
2. Commitments	2,946,405	2,852,700	3,023,771
A) Letter of Credit	1,762,678	1,761,592	1,715,139
B) Forward Foreign Exchange Transactions	1,065,569	867,493	914,698
C) Forward government Securities Transactions	27,119	114,648	296,600
D) Derivatives	-	-	-
E) Forward lending	71,051	78,131	45,667
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,842	3,342	2,408
i. Fixed assets	1,471	2,989	2,188
ii. Intangible assets	371	353	220
H) Other commitments	18,146	27,493	49,259
3. Other contingent liabilities	26,363	101,507	121,816

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-24	Dec-24 R	Mar-25 P
Assets	35,004,814	41,180,858	42,868,136
I. Currency and Deposits	2,430,430	2,278,669	2,377,553
1. Currency	506,161	548,356	649,193
2. Transferable Deposits	1,784,645	1,663,096	1,634,925
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	139,617	67,211	93,429
II. Securities(other than shares)	19,716,052	21,591,815	25,017,850
1. Short-term	3,798,746	2,186,020	2,010,193
2. Long-term	15,917,306	19,405,796	23,007,656
III. Loans extended (Advances)	9,797,534	13,674,530	11,464,273
1. Short-term	5,819,022	9,008,657	6,885,253
A) Money at call	111,132	174,045	149,304
B) Reverse Repo	152,562	490,881	256,378
C) Bills purchased and discounted	285,077	282,821	304,749
D) Other short-term loans	5,270,251	8,060,909	6,174,822
2. Long-term	3,978,512	4,665,873	4,579,020
IV. Shares and other equity	458,333	526,764	547,376
1. Quoted	163,804	217,070	217,639
2. Non quoted	289,687	301,412	321,542
3. Investment fund shares	4,842	8,282	8,195
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	11,960	9,647	5,745
VII. Other accounts receivable	1,389,792	1,740,943	2,018,425
1. Trade credit and advances	-	-	-
2. Others	1,389,792	1,740,943	2,018,425
A) Dividends receivable resident sector	603	165	1,155
B) Settlement accounts resident sector	40,425	34,368	30,379
C) Items in the process of collection	676	2,097	2,385
D) Miscellaneous assets residents sector	1,338,781	1,700,560	1,979,767
E) Other non- resident accounts receivable	9,306	3,754	4,740
VIII. Non-financial assets	1,200,713	1,358,489	1,436,915
1. Produced assets	933,900	1,067,779	1,130,516
A) Tangible fixed assets	828,723	952,864	1,007,352
a) Dwellings	160,355	185,799	208,724
i) Building on freehold land	5,993	7,088	8,381
ii) Building on leasehold land	154,361	178,711	200,343
b) Other buildings and structures	288,655	324,869	333,621
i) Building on freehold land	81,001	87,897	89,004
ii) Building on leasehold land	207,654	236,972	244,617
c) Machinery and equipment	310,024	359,944	381,111
i) Transport equipment	25,627	35,725	37,451
ii) Furniture & Fixtures	42,763	43,996	48,832
iii) Office equipment	182,411	210,147	227,841
iv) Other machinery & equipment	59,222	70,076	66,988
d) Other tangible fixed assets n.e.s	69,689	82,253	83,896
B) Intangible fixed assets	105,177	114,914	123,164
a) Computer software	70,280	80,010	88,262
b) Other intangible fixed assets n.e.s	34,896	34,905	34,902
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	231,376	264,122	272,581
A) Tangible non-produced assets	206,778	236,454	244,956
a) Land	173,859	188,330	193,032
i) Land underlying Buildings and structures	173,859	188,330	193,032
1. Freehold land	72,069	80,906	83,636
2. Leasehold land	101,791	107,424	109,396
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	32,919	48,124	51,924
B) Intangible non-produced assets	24,597	27,667	27,625
a) Leases and other transferable contracts	18,126	20,070	19,942
b) Purchased goodwill	2,213	1,929	1,941
c) Other intangible non-produced assets n.e.s	4,258	5,668	5,742
3. Capital work in progress	35,438	26,589	33,819

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Liabilities	35,004,814	41,180,858	42,868,136
I. Deposits	22,910,262	24,198,173	25,209,534
1. Transferable Deposits	18,844,550	20,877,252	21,818,967
2. Restricted/ compulsory deposits	450,470	370,166	391,591
3. Other deposits	3,615,242	2,950,755	2,998,976
II. Securities (other than shares bonds/ debentures etc.)	130,110	123,482	123,751
1. Short-term	-	-	-
2. Long-term	130,110	123,482	123,751
III. Loans (Borrowings)	7,112,416	10,996,796	11,495,925
1. Short-term	6,663,326	10,587,065	11,106,934
A) Money at call	98,316	561,518	445,041
B) Repurchase agreements (Repo)	5,539,253	8,991,197	9,779,915
C) Other short-term borrowings	1,025,757	1,034,350	881,979
2. Long-term borrowings	449,090	409,731	388,990
IV. Financial Derivatives	35,743	25,993	17,857
V. Other accounts payable	2,743,649	3,233,839	3,495,791
1. Provision for losses	542,978	664,010	692,711
A) Provision for loan losses-Specific	459,642	602,662	628,704
B) Provision for loan losses-General	55,418	40,159	46,626
C) Provision for other losses	27,918	21,190	17,381
2. Accumulated Depreciation	347,140	391,480	419,347
3. Other accounts payable to other resident Sectors	1,786,734	2,153,598	2,364,887
A) Dividends payable	41,319	6,739	36,372
B) Settlement accounts	19,929	34,104	21,516
C) Items in the process of collection	12,388	23,168	17,069
D) Miscellaneous liability items	1,713,097	2,089,588	2,289,930
a) Suspense account	55,728	100,466	125,159
b) Provision for expected costs	186,931	159,141	214,003
c) Deferred tax liabilities	25,805	42,370	38,682
d) Accrued wages	2,576	7,530	2,918
e) Accrued rent	564	655	663
f) Accrued taxes	639,310	724,289	714,512
g) Other miscellaneous liability items	802,183	1,055,138	1,193,993
4. Other non- resident accounts payable	67,797	24,751	18,846
A) Dividends payable non-residents	57,543	14,493	7,259
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,255	10,258	11,586
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,071,633	2,602,575	2,525,278
1. Quoted	371,978	371,934	371,934
2. Non quoted	40,154	40,139	48,833
3. Investment fund shares	-	-	-
4. Retained earnings	415,130	202,761	405,431
5. Current year result	398,724	794,995	507,378
6. General and special reserve	625,152	795,591	894,740
7. Valuation adjustments	220,495	397,155	296,962
IX. Contingencies and Commitments³	10,286,622	11,895,892	12,519,439
1. Guarantees	2,158,180	2,356,208	2,438,400
2. Commitments	7,963,288	9,399,899	9,931,231
A) Letter of Credit	2,516,434	2,670,882	2,850,933
B) Forward Foreign Exchange Transactions	3,701,591	3,317,216	3,537,160
C) Forward government Securities Transactions	417,507	1,555,573	1,356,436
D) Derivatives	107,788	105,234	106,722
E) Forward lending	181,809	201,749	572,957
F) Operating leases	359	387	1,345
G) Commitments for acquisition of :	39,269	51,028	52,338
i. Fixed assets	28,446	39,346	43,379
ii. Intangible assets	10,823	11,682	8,960
H) Other commitments	998,532	1,497,831	1,453,340
3. Other contingent liabilities	165,154	139,785	149,807

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-24	Dec-24	Mar-25 P
Assets	1,920,905	2,213,976	1,737,960
I. Currency and Deposits	211,478	190,023	163,816
1. Currency	739	735	677
2. Transferable Deposits	143,937	138,207	111,419
3. Restricted/ compulsory deposits	65,197	51,080	51,718
4 Other Deposits	1,605	1	1
II. Securities(other than shares)	950,506	1,024,235	1,026,016
1. Short-term	938,319	953,801	940,215
2. Long-term	12,187	70,434	85,801
III. Loans extended (Advances)	732,236	960,800	515,436
1. Short-term	359,964	592,377	424,356
A) Money at call	-	4,427	-
B) Reverse Repo	299,531	523,858	363,936
C) Bills purchased and discounted	12,442	13,025	10,564
D) Other short-term loans	47,990	51,066	49,855
2. Long-term	372,273	368,423	91,080
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	3,681	2,120	2,055
VII. Other accounts receivable	15,645	28,502	22,803
1. Trade credit and advances	-	-	-
2. Others	15,645	28,502	22,803
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	15,623	28,497	22,775
E) Other non- resident accounts receivable	21	4	29
VIII. Non-financial assets	7,360	8,296	7,834
1. Produced assets	4,350	4,496	3,960
A) Tangible fixed assets	3,813	3,968	3,436
a) Dwellings	423	417	644
i) Building on freehold land	-	-	-
ii) Building on leasehold land	423	417	644
b) Other buildings and structures	1,006	964	949
i) Building on freehold land	-	-	-
ii) Building on leasehold land	1,006	964	949
c) Machinery and equipment	1,323	1,496	1,503
i) Transport equipment	278	459	459
ii) Furniture & Fixtures	197	201	201
iii) Office equipment	338	378	378
iv) Other machinery & equipment	510	458	465
d) Other tangible fixed assets n.e.s	1,062	1,091	340
B) Intangible fixed assets	536	527	524
a) Computer software	42	33	29
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	2,917	3,215	3,118
A) Tangible non-produced assets	2,917	3,215	3,118
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	2,917	3,215	3,118
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	94	585	756

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Mar-24	Dec-24	Mar-25 P
Liabilities	1,920,905	2,213,976	1,737,960
I. Deposits	700,485	898,179	893,697
1. Transferable Deposits	647,301	823,153	810,840
2. Restricted/ compulsory deposits	11,824	38,782	41,885
3. Other deposits	41,359	36,244	40,972
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	974,135	1,018,148	562,620
1. Short-term	610,709	654,140	477,631
A) Money at call	-	800	300
B) Repurchase agreements (Repo)	24,422	12,487	35,685
C) Other short-term borrowings	586,287	640,854	441,646
2. Long-term borrowings	363,426	364,008	84,989
IV. Financial Derivatives	3,920	1,863	2,239
V. Other accounts payable	58,410	93,572	70,136
1. Provision for losses	673	986	2,203
A) Provision for loan losses-Specific	556	97	97
B) Provision for loan losses-General	113	87	8
C) Provision for other losses	5	802	2,098
2. Accumulated Depreciation	3,146	3,557	3,748
3. Other accounts payable to other resident Sectors	54,439	88,857	64,047
A) Dividends payable	-	-	-
B) Settlement accounts	199	319	665
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	54,240	88,538	63,383
a) Suspense account	24,298	48,498	-
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	1,757	-
d) Accrued wages	10,332	12,691	13,056
e) Accrued rent	-	-	-
f) Accrued taxes	5,109	2,352	1,485
g) Other miscellaneous liability items	14,501	23,240	48,842
4. Other non- resident accounts payable	152	172	138
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	152	172	138
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	183,955	202,214	209,267
1. Quoted	-	13,928	-
2. Non quoted	72,003	57,893	72,539
3. Investment fund shares	-	-	-
4. Retained earnings	98,523	75,087	114,075
5. Current year result	16,970	50,630	22,281
6. General and special reserve	(10)	(10)	(10)
7. Valuation adjustments	(3,532)	4,687	383
IX. Contingencies and Commitments³	4,356,745	4,265,955	3,897,213
1. Guarantees	522,963	459,218	459,964
2. Commitments	3,833,392	3,806,346	3,436,855
A) Letter of Credit	54,121	25,606	38,013
B) Forward Foreign Exchange Transactions	3,716,934	3,719,269	3,321,585
C) Forward government Securities Transactions	-	-	-
D) Derivatives	-	-	-
E) Forward lending	24,956	26,724	17,701
F) Operating leases	-	-	-
G) Commitments for acquisition of :	40	542	186
i. Fixed assets	40	542	186
ii. Intangible assets	-	-	-
H) Other commitments	37,341	34,206	59,371
3. Other contingent liabilities	390	391	393

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 2024	Oct-Dec R 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	2,282,459	2,565,837	1,776,777
1. Loans and advances	517,953	603,243	416,695
2. Investments	1,264,294	1,492,026	1,040,743
3. Lendings to financial institutions	40,872	34,246	28,793
4. Balances with banks	3,665	3,732	2,615
5. Income from inter-office lending	439,572	424,601	283,165
6. Other	16,103	7,990	4,767
B. Mark-Up/Return/Interest Expensed	1,839,855	1,916,192	1,207,232
1. Deposits	817,756	902,171	483,609
2. Borrowings	500,839	456,241	387,550
3. Subordinated debt	10,186	13,533	6,079
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	34,507	35,763	12,043
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,840	8,014	8,226
6. Expense on inter-office borrowing	439,469	424,601	283,165
7. Other	30,258	75,870	26,560
I. Net Mark-UP/Return/Interest Income (A - B)	442,604	649,645	569,545
C. Non Mark-UP/Return/Interest Income	125,508	199,676	125,371
1. Fee & Commission Income	59,811	80,813	69,220
i. Branch banking customer fees	6,195	8,710	7,448
ii. Consumer finance related fees	2,137	2,492	7,151
iii. Card related fees (debit and credit cards)	17,341	27,160	21,355
iv. Credit related fees	2,102	2,651	1,847
v. Investment banking fee	1,470	1,737	1,809
vi. Commission on trade	12,126	16,741	11,437
vii. Commission on guarantees	3,939	4,839	3,958
viii. Commission on cash management	1,805	2,988	2,993
ix. Commission on remittances including home remittances	4,514	3,412	2,427
x. Commission on utility bills	153	182	166
xi. Commission income - Bancassurance	1,187	1,599	1,334
xii. Rent on lockers	443	442	136
xiii. Commission on investments services	257	346	340
xiv. Other Commission	6,143	7,513	6,818
2. Dividend Income	8,540	7,927	10,315
3. Foreign exchange income	35,107	28,842	27,154
4. Income from derivatives	3,126	1,742	979
5. Gain on securities	16,319	60,335	14,949
i. Realised	14,483	52,487	17,384
ii. Unrealised - held for trading	1,836	7,848	(2,435)
6. Other Income	2,606	20,017	2,754
i. Rent on property	269	418	271
ii. Gain on sale of fixed assets-net	811	1,540	867
iii. Loss on termination of lease liability against right of use assets	315	415	319
iv. Gain on sale of non banking assets - net	194	(24)	26
v. Other	1,018	17,667	1,272
II. Total Income (I + C)	568,112	849,321	694,916

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	240,654	393,624	283,359
1. Operating expenses	232,691	385,085	275,416
i. Total compensation expense	107,464	177,452	124,832
ii. Property expense	36,753	56,627	42,251
a. Rent and taxes	1,475	3,048	3,024
b. Insurance	344	519	413
c. Utilities cost	7,665	14,376	7,993
d. Lease rental	-	5	49
e. Fuel expense generators	1,315	1,411	823
f. Security (including guards)	6,694	10,379	7,924
g. Repair and maintenance (including janitorial charges)	5,011	7,180	5,769
h. Depreciation on right-of-use assets	8,737	11,986	9,746
i. Depreciation	5,512	7,724	6,510
iii. Information technology expenses	23,335	35,062	24,919
iv. Other operating expenses	65,140	115,944	83,414
2. Workers welfare fund	6,442	6,909	6,908
3. Other charges	1,522	1,630	1,035
i. Penalties imposed by State Bank of Pakistan	855	466	208
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	-
iii. Others (to be specified, if material)	667	1,163	827
III. Profit before provisions (II - D)	327,457	455,698	411,557
E. Provisions / (reversals) and write offs - net	(1,228)	35,894	15,158
1. (Reversals) / provisions against balance with Banks	454	(406)	650
2. (Reversals) / provisions for diminution in value of investments	(11,202)	(5,828)	(952)
3. (Reversals) / provisions against loans & advances	8,294	38,882	17,294
4. (Reversals) / provisions against off balance sheet items	221	2,794	(183)
5. Reversals against other assets	1,667	3,614	427
6. Recovery of written off / charged off bad debts	(662)	(3,163)	(2,078)
F. Extra ordinary / unusual items	-	8,456	-
IV. Profit Before Taxation (III - E - F)	328,685	411,348	396,399
G. Taxation	166,512	228,199	206,743
1. Current	172,678	249,506	187,900
2. Prior	(169)	(12,846)	(228)
3. Deferred	(5,998)	(8,461)	19,071
V. Profit After Taxation (IV - G)	162,173	183,149	189,655
Notes on Human Resources			
Number of Employees*	193,323	214,778	221,227
1. Permanent	178,284	189,566	193,808
a. Male	147,331	151,794	155,098
b. Female	30,953	37,772	38,710
2. Contractual	15,039	25,212	27,419
a. Male	13,077	22,341	24,188
b. Female	1,962	2,871	3,231

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

1.2 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	553,643	482,957	415,572
1. Loans and advances	103,998	98,660	88,109
2. Investments	296,649	270,309	227,711
3. Lendings to financial institutions	5,429	5,660	2,498
4. Balances with banks	1,412	1,325	792
5. Income from inter-office lending	143,257	104,047	93,260
6. Other	2,897	2,955	3,201
B. Mark-Up/Return/Interest Expensed	508,274	395,258	316,741
1. Deposits	197,474	179,669	124,125
2. Borrowings	161,258	105,053	95,425
3. Subordinated debt	1,788	1,511	1,147
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	3,718	2,535	1,873
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	775	990	892
6. Expense on inter-office borrowing	143,257	104,047	93,260
7. Other	5	1,453	20
I. Net Mark-UP/Return/Interest Income (A - B)	45,369	87,700	98,831
C. Non Mark-UP/Return/Interest Income	18,585	37,241	17,296
1. Fee & Commission Income	8,212	12,885	11,194
i. Branch banking customer fees	559	612	609
ii. Consumer finance related fees	297	462	415
iii. Card related fees (debit and credit cards)	1,922	3,712	3,234
iv. Credit related fees	522	985	565
v. Investment banking fee	158	251	358
vi. Commission on trade	1,158	957	1,018
vii. Commission on guarantees	587	1,002	723
viii. Commission on cash management	60	77	62
ix. Commission on remittances including home remittances	566	308	126
x. Commission on utility bills	12	8	6
xi. Commission income - Bancassurance	84	161	140
xii. Rent on lockers	18	16	18
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,268	4,334	3,921
2. Dividend Income	1,865	2,139	1,880
3. Foreign exchange income	2,104	962	2,634
4. Income from derivatives	-	-	-
5. Gain on securities	5,439	20,523	1,415
i. Realised	3,617	12,137	2,600
ii. Unrealised - held for trading	1,822	8,387	(1,186)
6. Other Income	965	731	172
i. Rent on property	50	85	65
ii. Gain on sale of fixed assets-net	20	37	50
iii. Loss on termination of lease liability against right of use assets	39	64	11
iv. Gain on sale of non banking assets - net	167	14	5
v. Other	689	532	41
II. Total Income (I + C)	63,953	124,940	116,127

1.2 Profit and Loss Accounts Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	39,405	64,519	50,692
1. Operating expenses	39,200	64,105	50,283
i. Total compensation expense	23,796	40,246	30,919
ii. Property expense	5,043	7,154	5,558
a. Rent and taxes	251	628	174
b. Insurance	78	51	102
c. Utilities cost	1,228	1,896	1,189
d. Lease rental	-	5	49
e. Fuel expense generators	3	3	3
f. Security (including guards)	1,176	1,859	1,412
g. Repair and maintenance (including janitorial charges)	484	788	624
h. Depreciation on right-of-use assets	1,341	1,392	1,397
i. Depreciation	482	531	609
iii. Information technology expenses	2,493	5,279	3,565
iv. Other operating expenses	7,867	11,426	10,240
2. Workers welfare fund	53	116	125
3. Other charges	151	299	284
i. Penalties imposed by State Bank of Pakistan	12	2	0
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	139	297	284
III. Profit before provisions (II - D)	24,548	60,421	65,435
E. Provisions / (reversals) and write offs - net	(3,121)	(6,599)	5,943
1. (Reversals) / provisions against balance with Banks	305	114	(0)
2. (Reversals) / provisions for diminution in value of investments	(1,548)	(2,004)	890
3. (Reversals) / provisions against loans & advances	(2,950)	(2,055)	7,760
4. (Reversals) / provisions against off balance sheet items	-	0	(31)
5. Reversals against other assets	1,073	876	(915)
6. Recovery of written off / charged off bad debts	(0)	(3,529)	(1,761)
F. Extra ordinary / unusual items	-	8,102	-
IV. Profit Before Taxation (III - E - F)	27,669	58,918	59,492
G. Taxation	14,611	29,760	31,464
1. Current	13,569	29,276	34,759
2. Prior	-	528	-
3. Deferred	1,042	(43)	(3,295)
V. Profit After Taxation (IV - G)	13,058	29,158	28,028
Notes on Human Resources			
Number of Employees*	37,859	40,722	41,082
1. Permanent	30,162	32,403	32,046
a. Male	25,897	27,619	27,219
b. Female	4,265	4,784	4,827
2. Contractual	7,697	8,319	9,036
a. Male	6,916	7,473	8,081
b. Female	781	846	955

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

1.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	1,655,403	2,004,930	1,308,264
1. Loans and advances	402,509	494,621	321,208
2. Investments	925,632	1,168,950	781,867
3. Lendings to financial institutions	16,451	14,065	12,448
4. Balances with banks	1,699	2,186	1,597
5. Income from inter-office lending	295,927	320,092	189,598
6. Other	13,184	5,016	1,547
B. Mark-Up/Return/Interest Expensed	1,278,385	1,466,114	868,808
1. Deposits	595,281	697,428	349,177
2. Borrowings	324,958	337,061	281,349
3. Subordinated debt	8,398	12,022	4,933
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	17,637	18,100	9,903
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,033	6,994	7,307
6. Expense on inter-office borrowing	295,824	320,092	189,598
7. Other	30,253	74,417	26,540
I. Net Mark-Up/Return/Interest Income (A - B)	377,018	538,816	439,456
C. Non Mark-Up/Return/Interest Income	95,619	153,181	105,576
1. Fee & Commission Income	50,046	66,274	56,644
i. Branch banking customer fees	5,621	8,077	6,824
ii. Consumer finance related fees	1,840	2,031	6,736
iii. Card related fees (debit and credit cards)	15,415	23,448	18,121
iv. Credit related fees	1,126	1,214	944
v. Investment banking fee	1,230	1,443	1,310
vi. Commission on trade	10,603	15,203	10,168
vii. Commission on guarantees	2,938	3,522	2,863
viii. Commission on cash management	1,726	2,908	2,906
ix. Commission on remittances including home remittances	3,936	3,064	2,293
x. Commission on utility bills	140	173	160
xi. Commission income - Bancassurance	1,102	1,438	1,193
xii. Rent on lockers	425	426	118
xiii. Commission on investments services	257	346	340
xiv. Other Commission	3,688	2,982	2,667
2. Dividend Income	6,675	5,788	8,435
3. Foreign exchange income	23,171	21,155	24,251
4. Income from derivatives	3,126	1,742	979
5. Gain on securities	10,934	38,937	12,688
i. Realised	10,923	39,310	13,887
ii. Unrealised - held for trading	11	(373)	(1,199)
6. Other Income	1,667	19,284	2,579
i. Rent on property	219	333	206
ii. Gain on sale of fixed assets-net	792	1,504	816
iii. Loss on termination of lease liability against right of use assets	275	351	308
iv. Gain on sale of non banking assets - net	28	(38)	21
v. Other	353	17,134	1,228
II. Total Income (I + C)	472,637	691,997	545,033

1.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	198,492	324,867	229,994
1. Operating expenses	191,325	316,776	222,954
i. Total compensation expense	82,447	134,989	92,768
ii. Property expense	31,384	49,009	36,324
a. Rent and taxes	1,217	2,316	2,758
b. Insurance	260	462	308
c. Utilities cost	6,409	12,437	6,776
d. Lease rental	-	-	-
e. Fuel expense generators	1,311	1,408	820
f. Security (including guards)	5,487	8,476	6,478
g. Repair and maintenance (including janitorial charges)	4,455	6,288	5,069
h. Depreciation on right-of-use assets	7,234	10,473	8,238
i. Depreciation	5,011	7,150	5,877
iii. Information technology expenses	20,702	29,563	21,241
iv. Other operating expenses	56,792	103,215	72,621
2. Workers welfare fund	5,796	6,777	6,289
3. Other charges	1,370	1,314	751
i. Penalties imposed by State Bank of Pakistan	843	464	208
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	-
iii. Others (to be specified, if material)	528	849	543
III. Profit before provisions (II - D)	274,145	367,130	315,039
E. Provisions / (reversals) and write offs - net	1,720	42,448	9,236
1. (Reversals) / provisions against balance with Banks	148	(525)	654
2. (Reversals) / provisions for diminution in value of investments	(9,654)	(3,823)	(1,841)
3. (Reversals) / provisions against loans & advances	11,071	40,874	9,579
4. (Reversals) / provisions against off balance sheet items	223	2,793	(151)
5. Reversals against other assets	600	2,733	1,342
6. Recovery of written off / charged off bad debts	(668)	396	(347)
F. Extra ordinary / unusual items	-	354	-
IV. Profit Before Taxation (III - E - F)	272,426	324,328	305,803
G. Taxation	138,988	184,526	161,053
1. Current	145,915	206,366	138,480
2. Prior	(169)	(13,374)	(228)
3. Deferred	(6,759)	(8,466)	22,800
V. Profit After Taxation (IV - G)	133,438	139,801	144,751
Notes on Human Resources			
Number of Employees*	155,094	173,701	179,787
1. Permanent	147,753	156,809	161,405
a. Male	121,149	123,903	127,603
b. Female	26,604	32,906	33,802
2. Contractual	7,341	16,892	18,382
a. Male	6,160	14,867	16,106
b. Female	1,181	2,025	2,276

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

1.2 Profit and Loss Accounts Foreign Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	73,413	77,950	52,941
1. Loans and advances	11,445	9,962	7,378
2. Investments	42,013	52,767	31,165
3. Lendings to financial institutions	18,992	14,520	13,847
4. Balances with banks	554	220	226
5. Income from inter-office lending	388	462	307
6. Other	21	19	18
B. Mark-Up/Return/Interest Expensed	53,196	54,821	21,683
1. Deposits	25,001	25,075	10,307
2. Borrowings	14,623	14,126	10,775
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	13,151	15,128	267
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	32	30	27
6. Expense on inter-office borrowing	388	462	307
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	20,218	23,129	31,258
C. Non Mark-UP/Return/Interest Income	11,304	9,255	2,498
1. Fee & Commission Income	1,553	1,654	1,381
i. Branch banking customer fees	15	21	15
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	4	0	0
iv. Credit related fees	453	452	337
v. Investment banking fee	83	42	141
vi. Commission on trade	365	582	251
vii. Commission on guarantees	414	315	372
viii. Commission on cash management	19	4	25
ix. Commission on remittances including home remittances	12	40	9
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	188	197	230
2. Dividend Income	-	-	-
3. Foreign exchange income	9,832	6,725	269
4. Income from derivatives	-	(0)	(0)
5. Gain on securities	(55)	875	846
i. Realised	(57)	1,040	896
ii. Unrealised - held for trading	3	(166)	(50)
6. Other Income	(26)	1	3
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	(1)	(0)	0
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	(25)	2	3
II. Total Income (I + C)	31,522	32,384	33,756

1.2 Profit and Loss Accounts Foreign Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	2,758	4,238	2,673
1. Operating expenses	2,165	4,204	2,180
i. Total compensation expense	1,221	2,217	1,145
ii. Property expense	325	464	369
a. Rent and taxes	7	104	92
b. Insurance	5	5	4
c. Utilities cost	28	43	28
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	31	44	34
g. Repair and maintenance (including janitorial charges)	72	104	76
h. Depreciation on right-of-use assets	163	122	111
i. Depreciation	20	43	24
iii. Information technology expenses	139	221	113
iv. Other operating expenses	480	1,302	553
2. Workers welfare fund	592	16	493
3. Other charges	-	17	-
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	-	17	-
III. Profit before provisions (II - D)	28,764	28,146	31,083
E. Provisions / (reversals) and write offs - net	174	44	(20)
1. (Reversals) / provisions against balance with Banks	2	6	(4)
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	173	62	(45)
4. (Reversals) / provisions against off balance sheet items	(2)	1	(0)
5. Reversals against other assets	(5)	5	(0)
6. Recovery of written off / charged off bad debts	6	(30)	30
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	28,590	28,102	31,103
G. Taxation	12,913	13,912	14,226
1. Current	13,194	13,864	14,660
2. Prior	-	-	-
3. Deferred	(281)	48	(434)
V. Profit After Taxation (IV - G)	15,677	14,190	16,877
Notes on Human Resources			
Number of Employees*	370	355	358
1. Permanent	369	354	357
a. Male	285	272	276
b. Female	84	82	81
2. Contractual	1	1	1
a. Male	1	1	1
b. Female	-	-	-

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

Scheduled Banks

Deposits

2.1 Deposits Distributed by Type of Accounts

All Banks

(Million Rupees)

Type of Account	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	80,080,622	9,543,272	83,045,425	10,521,653	140,919,579	11,391,107
of which:						
1) Basic Banking Accounts	4,039,534	231,611	5,130,443	524,831	4,622,358	647,221
II. Call Deposits	337,836	387,503	295,972	380,729	294,252	408,332
III. Other Deposit Accounts	169,681	695,161	161,566	917,726	154,138	832,720
IV. Saving Deposits	22,270,390	12,225,888	20,907,136	13,707,866	24,968,295	13,909,380
V. Fixed or Term Deposits	842,586	4,782,307	651,676	4,286,979	582,326	4,521,821
1) Less Than Three Months	74,722	748,454	66,438	816,563	57,066	787,926
2) For Three Months and Over						
but Less Than Six Months	40,979	580,185	30,904	392,873	27,276	463,615
3) For Six Months and Over						
but Less Than One Year	44,075	549,520	19,521	442,824	14,864	488,893
4) For One Year & Over						
but Less Than Two Years	437,383	2,455,957	383,627	2,225,441	350,840	2,335,831
5) For Two Years & Over						
but Less Than Three Years	11,003	54,812	8,051	59,713	6,033	56,392
6) For Three Years & Over						
but Less Than Four Years	26,898	75,229	16,129	87,323	14,626	131,628
7) For Four Years & Over						
but Less Than Five Years	15,686	53,371	9,450	12,431	7,503	12,212
8) For Five Years & Over						
but Less Than Ten Years	190,926	263,713	116,683	240,675	103,742	241,355
9) For Ten Years and Over	914	1,066	873	9,135	376	3,968
Total	103,701,115	27,634,131	105,061,775	29,814,953	166,918,590	31,063,360

Note(s):-

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

2. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

2.1.1 Deposits Distributed by Type of Accounts

Public Sector Banks

(Million Rupees)

Type of Account	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	9,100,774	1,102,897	11,845,295	1,359,240	15,281,282	1,256,415
of which:						
Basic Banking Accounts	162,484	16,669	1,284,046	273,934	927,412	396,104
II. Call Deposits	159,653	51,955	129,416	54,710	120,076	83,573
III. Other Deposit Accounts	82,324	669,284	70,558	894,229	58,786	800,981
IV. Saving Deposits	5,764,683	1,979,031	4,997,049	2,284,681	4,962,448	2,365,851
V. Fixed or Term Deposits	152,037	1,230,293	91,255	1,365,942	68,536	1,416,725
1) Less Than Three Months	10,720	33,345	7,163	191,307	3,532	177,160
2) For Three Months and Over						
but Less Than Six Months	8,149	79,498	8,620	88,128	7,417	53,287
3) For Six Months and Over						
but Less Than One Year	7,745	133,938	6,208	104,529	2,890	114,041
4) For One Year & Over						
but Less Than Two Years	50,570	725,812	21,160	727,954	21,189	812,789
5) For Two Years & Over						
but Less Than Three Years	3,972	45,536	3,993	54,595	2,408	51,834
6) For Three Years & Over						
but Less Than Four Years	4,658	39,231	2,559	55,545	2,022	53,584
7) For Four Years & Over						
but Less Than Five Years	11,803	52,726	8,672	11,881	6,742	11,682
8) For Five Years & Over						
but Less Than Ten Years	54,208	119,543	32,589	123,206	22,329	138,670
9) For Ten Years and Over	212	664	291	8,796	7	3,677
Total	15,259,471	5,033,459	17,133,573	5,958,802	20,491,128	5,923,546

Note(s):-

1. 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-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	70,975,783	8,289,235	71,196,027	9,040,750	125,634,332	9,962,536
of which:						
Basic Banking Accounts	3,877,050	214,942	3,846,397	250,897	3,694,946	251,117
II. Call Deposits	178,183	335,548	166,556	326,019	174,176	324,759
III. Other Deposit Accounts	87,357	25,876	91,008	23,497	95,352	31,739
IV. Saving Deposits	16,504,556	9,834,452	15,908,937	10,826,286	20,004,716	11,112,961
V. Fixed or Term Deposits	690,438	3,452,889	558,914	2,824,956	512,612	2,876,254
1) Less Than Three Months	63,902	624,273	57,785	537,400	52,371	411,722
2) For Three Months and Over but Less Than Six Months	32,820	492,427	22,275	296,584	19,845	380,562
3) For Six Months and Over but Less Than One Year	36,329	415,554	13,311	338,230	11,973	374,820
4) For One Year & Over but Less Than Two Years	386,813	1,730,145	362,467	1,497,488	329,651	1,523,042
5) For Two Years & Over but Less Than Three Years	7,031	9,276	4,058	5,117	3,625	4,558
6) For Three Years & Over but Less Than Four Years	22,240	35,998	13,570	31,778	12,604	78,044
7) For Four Years & Over but Less Than Five Years	3,883	645	778	550	761	530
8) For Five Years & Over but Less Than Ten Years	136,718	144,170	84,088	117,468	81,413	102,684
9) For Ten Years and Over	702	402	582	339	369	291
Total	88,436,317	21,938,000	87,921,442	23,041,509	146,421,188	24,308,249

Note(s):-

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

2. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

2.1.3 Deposits Distributed by Type of Accounts

Foreign Banks

(Million Rupees)

Type of Account	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	4,065	151,140	4,103	121,663	3,965	172,156
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	1,151	412,405	1,150	596,898	1,131	430,567
V. Fixed or Term Deposits	111	99,126	1,507	96,081	1,178	228,842
1) Less Than Three Months	100	90,837	1,490	87,855	1,163	199,044
2) For Three Months and Over						
but Less Than Six Months	10	8,261	9	8,161	14	29,767
3) For Six Months and Over						
but Less Than One Year	1	29	2	65	1	32
4) For One Year & Over						
but Less Than Two Years	-	-	-	-	-	-
5) For Two Years & Over						
but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over						
but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over						
but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over						
but Less Than Ten Years	-	-	6	-	-	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	5,327	662,672	6,760	814,642	6,274	831,565

Note(s):-

1. 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-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	68,411,829	6,933,276	69,656,353	7,371,331	126,515,608	7,837,203
of which:						
Basic Banking Accounts	3,697,066	211,308	4,774,587	498,961	4,276,960	623,172
II. Call Deposits	309,780	344,311	242,944	354,673	255,256	375,144
III. Other Deposit Accounts	140,091	693,000	121,240	914,441	115,298	830,060
IV. Saving Deposits	17,840,051	9,215,852	17,078,395	10,186,507	20,696,640	10,215,525
V. Fixed or Term Deposits	487,761	3,633,322	330,194	3,361,279	282,868	3,574,088
1) Less Than Three Months	38,402	447,388	29,189	523,323	24,595	575,718
2) For Three Months and Over but Less Than Six Months	31,289	361,216	24,070	281,152	20,675	302,343
3) For Six Months and Over but Less Than One Year	20,373	377,668	14,492	357,214	9,780	356,157
4) For One Year & Over but Less Than Two Years	236,815	2,086,937	178,293	1,865,766	159,920	1,969,021
5) For Two Years & Over but Less Than Three Years	8,668	51,646	7,027	58,571	5,206	55,510
6) For Three Years & Over but Less Than Four Years	20,480	64,643	11,207	77,329	10,005	122,298
7) For Four Years & Over but Less Than Five Years	13,111	45,087	7,663	3,842	5,835	3,482
8) For Five Years & Over but Less Than Ten Years	118,235	197,780	57,821	185,022	46,724	185,641
9) For Ten Years and Over	388	957	432	9,061	128	3,918
Total	87,189,512	20,819,760	87,429,126	22,188,232	147,865,670	22,832,020

Note(s):-

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

2. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

2.1.5 Deposits Distributed by Type of Accounts

Islamic Banking

(Million Rupees)

Type of Account	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	11,668,793	2,609,997	13,389,072	3,150,322	14,403,971	3,553,904
of which:						
Basic Banking Accounts	342,468	20,303	355,856	25,870	345,398	24,049
II. Call Deposits	28,056	43,192	53,028	26,056	38,996	33,188
III. Other Deposit Accounts	29,590	2,160	40,326	3,285	38,840	2,660
IV. Saving Deposits	4,430,339	3,010,036	3,828,741	3,521,359	4,271,655	3,693,855
V. Fixed or Term Deposits	354,825	1,148,986	321,482	925,699	299,458	947,733
1) Less Than Three Months	36,320	301,066	37,249	293,240	32,471	212,208
2) For Three Months and Over but Less Than Six Months	9,690	218,969	6,834	111,721	6,601	161,273
3) For Six Months and Over but Less Than One Year	23,702	171,851	5,029	85,610	5,084	132,735
4) For One Year & Over but Less Than Two Years	200,568	369,020	205,334	359,675	190,920	366,810
5) For Two Years & Over but Less Than Three Years	2,335	3,166	1,024	1,142	827	882
6) For Three Years & Over but Less Than Four Years	6,418	10,586	4,922	9,995	4,621	9,330
7) For Four Years & Over but Less Than Five Years	2,575	8,283	1,787	8,590	1,668	8,730
8) For Five Years & Over but Less Than Ten Years	72,691	65,933	58,862	55,653	57,018	55,714
9) For Ten Years and Over	526	110	441	74	248	50
Total	16,511,603	6,814,371	17,632,649	7,626,721	19,052,920	8,231,340

Note(s):-

1. 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, 2025

(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	98,545,064	7,123,753	40,478,378	1,202,416	713,882	400,493	1,182,255	2,664,446	140,919,579	11,391,107
of which:										
Basic Banking Accounts	4,181,933	346,428	314,251	38,083	12,584	19,345	113,590	243,364	4,622,358	647,221
II. Call Deposits	164,206	93,955	9,005	11,978	10,655	10,549	110,386	291,850	294,252	408,332
III. Other Deposit Accounts	123,861	24,674	17,994	5,084	2,734	19,015	9,549	783,946	154,138	832,720
IV. Saving Deposits	18,831,419	5,946,000	4,879,559	1,684,548	767,513	879,223	489,804	5,399,609	24,968,295	13,909,380
V. Fixed or Term Deposits	275,157	756,538	135,789	197,286	131,755	204,593	39,625	3,363,404	582,326	4,521,821
1) Less Than Three Months	30,873	134,235	8,742	32,586	7,832	29,588	9,619	591,517	57,066	787,926
2) For Three Months and Over but Less Than Six Months	15,768	50,943	4,734	13,532	2,008	14,556	4,766	384,584	27,276	463,615
3) For Six Months and Over but Less Than One Year	7,530	92,027	2,895	13,504	1,392	15,063	3,047	368,298	14,864	488,893
4) For One Year & Over but Less Than Two Years	156,668	372,239	92,559	116,775	85,890	115,305	15,723	1,731,512	350,840	2,335,831
5) For Two Years & Over but Less Than Three Years	3,675	7,682	1,317	1,446	419	461	622	46,802	6,033	56,392
6) For Three Years & Over but Less Than Four Years	8,220	32,405	3,651	2,723	2,001	2,863	754	93,637	14,626	131,628
7) For Four Years & Over but Less Than Five Years	6,045	6,565	1,021	2,331	337	135	100	3,181	7,503	12,212
8) For Five Years and Over but Less Than Ten Years	46,173	60,204	20,794	14,355	31,789	26,601	4,986	140,195	103,742	241,355
9) For ten years and over	205	238	76	33	87	20	8	3,677	376	3,968
Total	117,939,707	13,944,919	45,520,725	3,101,313	1,626,539	1,513,874	1,831,619	12,503,254	166,918,590	31,063,360

Note(s):-

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

2. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

*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 (NBFIs), etc.)

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Mar-24	Dec-24 R	Mar-25 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
1. FOREIGN CONSTITUENTS	780,934	888,649	479,943	5,129	17,100	368,855	23,008
1) Official	122,800	89,741	41,273	2,519	-	41,484	3,740
2) Business	154,497	163,435	145,987	418	16,878	22,134	2,452
3) Personal	503,513	635,339	292,660	2,192	222	305,123	16,816
4) Trust Funds and Non Profit Organizations	124	133	5	-	-	114	-
2. DOMESTIC CONSTITUENTS	26,853,197	28,926,304	10,911,164	403,204	815,620	13,540,525	1,228,534
I. GOVERNMENT	3,912,060	4,296,510	503,652	66,432	628,678	1,890,459	187,560
A. Federal Government	2,409,189	2,581,116	353,571	55,187	420,521	1,089,123	61,870
B. Provincial Governments	1,325,020	1,506,660	107,660	11,117	207,807	654,750	78,945
C. Local Bodies	177,851	208,734	42,421	128	350	146,585	46,745
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,615,222	1,395,629	78,906	9,213	86,573	560,137	110,441
Agriculture, hunting and forestry	1,520	1,308	1	0	-	383	30
Services	50,999	48,235	1,415	74	738	21,037	2,882
Utilities	625,098	505,343	57,703	2,047	37,565	213,126	33,436
Transport, storage and communications	126,068	95,226	4,841	2,914	5,593	19,980	4,887
Manufacturing	331,232	207,242	8,262	3,976	6,777	73,751	30,076
Mining and Quarrying	296,027	312,972	3,424	47	14,134	76,987	5,228
Construction	22,690	45,848	9	-	19,206	4,797	9,620
Commerce and Trade	49,756	41,367	1,707	40	83	28,088	-
Others	111,833	138,088	1,546	113	2,478	121,987	24,282
III. NON-BANK FINANCIAL INSTITUTIONS	1,213,733	1,073,314	121,522	37,526	32,682	842,405	35,874
Mutual Funds and AMCs	661,713	615,366	60,496	6,877	26,856	341,806	23,775
Insurance & Pension Funds	204,182	146,317	11,402	11,613	1,823	253,360	3,804
MFIs and DFIs	34,565	31,328	4,492	118	720	38,709	83
Stock Exchange & Brokerage Houses	53,324	127,679	15,107	13,638	1	108,918	0
Modarabas	4,723	6,167	373	1	7	4,760	864
Other NBFIs	255,226	146,457	29,652	5,280	3,275	94,852	7,347
IV. PRIVATE SECTOR (BUSINESS)	6,161,597	6,423,255	3,051,693	189,129	22,228	2,458,191	586,944
A. Agriculture, forestry and fishing	199,827	225,806	98,137	4,567	6,012	109,801	5,728
1. Crop and animal production, hunting and related service activities	192,317	218,346	93,917	4,330	6,011	107,994	5,502
Growing of Wheat, Rice, Sugar Cane & Cotton	104,936	111,515	33,893	2,240	5,355	61,366	2,457
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,669	15,479	5,615	126	0	3,115	177
Growing of other fruits, vegetables and crops	31,699	33,283	14,403	423	8	17,447	892
Raising of livestock and other related activities	36,530	44,586	30,375	1,272	647	19,113	1,754
Other agricultural support activities	11,393	13,332	9,527	269	0	6,930	221
Hunting, trapping and related service activities	90	151	104	-	-	23	-
02 - Forestry and logging	529	828	639	12	0	55	-
03 - Fishing and aquaculture	6,981	6,631	3,581	224	2	1,752	227
B. Mining and quarrying	242,004	289,669	63,941	801	80	119,529	95,374
05 - Mining of coal and lignite	81,971	110,999	25,634	239	-	33,067	45,527
06 - Extraction of crude petroleum and natural gas	133,001	137,138	23,420	1	80	77,443	42,299
07 - Mining of metal ores	3,644	14,225	3,382	100	-	420	76
08-Other mining and quarrying	22,533	26,261	10,457	445	-	8,471	7,322
09 - Mining support service activities	855	1,046	1,048	16	-	129	151
C. Manufacturing	1,685,852	1,626,517	762,438	59,742	4,505	516,484	131,520
10 - Manufacture of food products	285,549	321,573	152,876	12,018	362	88,955	25,252
11 - Manufacture of beverages	60,164	52,550	12,726	669	572	28,446	354
12 - Manufacture of tobacco products	29,036	36,640	13,442	131	-	6,900	14,801
13 - Manufacture of textiles	230,981	214,856	129,180	13,120	1,479	49,090	17,686
Preparation and spinning of textile fibres	66,082	66,456	33,200	5,785	652	16,481	4,615
Weaving of textiles	26,786	24,405	15,829	1,026	180	5,222	1,911
Finishing of textiles	24,393	21,447	14,255	2,742	74	2,997	513
Manufacture of knitted and crocheted fabrics	16,640	17,019	9,207	917	90	1,423	2,484
Manufacture of made-up textile articles, except apparel	35,356	32,329	21,618	2,421	91	5,118	1,279
Manufacture of carpets and rugs	1,705	2,083	1,538	2	-	295	60
Manufacture of other textiles n.e.c.	60,019	51,117	33,533	227	391	17,553	6,824
14 - Manufacture of wearing apparel	70,609	60,025	41,490	1,100	303	12,878	6,166
15 - Manufacture of leather and related products	25,084	22,325	15,755	405	97	5,017	1,210

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Mar-25 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
15,419	39,461	179	1,312	5	3,111	18	82,513	953,539
1,094	4,322	14	365	-	826	-	10,361	95,636
2,627	2,240	2	3	-	114	-	7,437	192,854
11,698	32,899	163	944	5	2,171	18	64,715	664,913
-	2	6	-	-	-	-	8	127
473,474	2,296,370	56,213	130,316	12,207	238,244	3,950	4,439,308	30,109,820
85,602	1,002,277	45,967	47,593	2,182	83,509	3,677	1,458,367	4,547,589
55,723	539,144	45,721	10,406	1,550	48,963	66	763,443	2,681,845
29,877	462,957	240	37,088	545	34,342	3,611	647,604	1,628,938
2	176	6	100	87	205	-	47,321	236,806
138,382	447,599	-	39,100	-	19,022	-	754,544	1,489,373
-	599	-	-	-	-	-	629	1,013
2,231	12,729	-	-	-	31	-	17,872	41,135
3,922	244,930	-	-	-	359	-	282,647	593,088
3,497	40,583	-	-	-	1,304	-	50,270	83,599
61,242	7,563	-	-	-	279	-	99,160	191,926
58,331	102,521	-	39,100	-	17,000	-	222,179	316,771
3,350	5,283	-	-	-	-	-	18,254	42,266
2	8,026	-	-	-	-	-	8,028	37,946
5,808	25,365	-	-	-	50	-	55,505	181,630
7,672	15,500	-	3	125	3,371	-	62,544	1,096,680
3,000	37	-	-	-	-	-	26,812	462,848
1,303	1,535	-	-	125	2,816	-	9,583	287,779
1,192	4,907	-	-	-	-	-	6,182	50,222
137	136	-	-	-	-	-	273	137,937
-	-	-	3	-	-	-	867	6,008
2,040	8,887	-	-	-	555	-	18,828	151,886
122,101	147,724	711	2,569	668	36,648	8	897,372	6,618,614
7,838	5,297	29	241	22	1,636	1	20,793	239,309
7,838	5,283	29	241	22	1,636	1	20,552	232,804
201	2,827	13	210	21	1,489	1	7,219	110,072
7,477	478	1	3	-	14	-	8,149	17,006
57	478	7	17	1	72	-	1,524	33,806
6	854	0	4	-	38	-	2,655	54,062
98	646	9	8	-	23	-	1,005	17,732
-	-	-	-	-	-	-	-	127
-	9	-	-	-	-	-	9	715
-	5	-	-	-	-	-	231	5,790
10,609	1,513	52	52	3	319	-	107,922	292,274
1	10	-	-	-	-	-	45,538	104,479
9,813	1,328	52	52	3	300	-	53,846	154,791
325	4	-	-	-	-	-	404	4,305
470	169	-	0	-	20	-	7,981	27,353
-	2	-	-	-	-	-	153	1,346
54,286	32,938	203	594	608	1,205	0	221,353	1,564,523
3,148	7,584	12	127	-	360	-	36,483	290,693
2,600	73	-	1	-	-	-	3,028	45,440
-	4	0	-	-	-	-	14,805	35,278
3,204	7,562	136	282	-	161	-	29,031	221,899
826	4,533	24	4	-	29	-	10,031	66,148
169	420	100	3	-	6	-	2,610	24,867
215	238	1	2	-	1	-	970	21,037
761	151	-	-	-	-	-	3,396	15,033
229	882	4	274	-	124	-	2,792	32,041
-	10	-	-	-	-	-	70	1,906
1,004	1,327	6	-	-	1	-	9,162	60,867
1,346	710	0	30	-	21	-	8,272	64,043
17	1,541	7	2	-	33	-	2,812	24,086
-	-	-	-	-	-	-	-	-

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Mar-24	Dec-24 R	Mar-25 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	6,589	5,145	3,565	2	41	961	71
Manufacture of luggage, handbags and the like, saddlery and harness	4,032	2,994	2,482	0	0	350	-
Manufacture of footwear	14,463	14,186	9,708	403	55	3,706	1,139
a. Leather wear	12,085	11,842	7,556	141	55	3,401	1,109
b. Rubber and Plastic wear	2,379	2,344	2,151	262	0	305	30
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3,407	3,914	2,984	17	7	599	3
17 - Manufacture of paper and paper products	8,801	10,095	6,994	342	22	2,057	540
18 - Printing and reproduction of recorded media	21,472	19,613	16,570	207	0	2,807	488
Printing and other service activities related to printing	20,207	18,840	15,567	187	0	2,752	254
Reproduction of recorded media	1,265	774	1,002	20	-	55	234
19 - Manufacture of coke and refined petroleum products	169,226	170,821	27,212	390	14	92,284	17,247
20 - Manufacture of chemicals and chemical products	193,076	152,597	58,431	8,132	584	36,027	16,104
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	57,534	78,656	32,599	1,667	32	36,403	7,729
22 - Manufacture of rubber and plastics products	24,268	29,702	18,586	1,023	217	4,514	1,373
23 - Manufacture of other non-metallic mineral products	30,989	40,227	15,422	1,594	142	13,287	1,485
24 - Manufacture of basic metals	43,942	47,085	30,658	3,800	25	9,161	1,892
25. Manufacture of fabricated metal products, except machinery and equipment	12,096	15,540	5,905	155	105	2,278	389
26 - Manufacture of computer, electronic and optical products	28,042	27,200	16,563	1,887	1	3,678	3,260
27 - Manufacture of electrical equipment	57,343	54,598	28,753	1,429	10	21,789	2,903
28 - Manufacture of machinery and equipment	55,502	24,100	15,364	1,167	6	5,788	1,126
29 - Manufacture of motor vehicles, trailers and semi-trailers	118,484	77,538	29,811	7,018	2	44,060	7,360
30 - Manufacture of other transport equipment	13,422	14,145	7,625	69	210	5,519	97
31 - Manufacture of furniture	3,745	3,421	3,271	60	-	554	105
32. Other manufacturing	138,353	144,534	77,038	2,484	316	42,697	3,865
Manufacture of jewellery and related articles	3,418	4,509	2,093	66	-	1,830	108
Manufacture of imitation jewellery and related articles	243	352	278	-	-	30	1
Manufacture of musical instruments	3,050	3,604	2,149	233	-	399	16
Manufacture of sports goods	37,722	40,240	26,448	69	236	11,693	899
Manufacture of games and toys	125	197	105	-	-	116	-
Manufacture of medical and dental instruments and supplies	13,028	12,582	9,384	203	59	2,119	1,172
Manufacture of Handicrafts	1,252	738	542	7	0	248	5
Other manufacturing n.e.c.	79,515	82,313	36,039	1,907	20	26,262	1,664
33 - Repair and installation of machinery and equipment	4,727	4,760	3,187	859	-	1,697	84
D. Electricity, gas, steam and air conditioning supply	577,886	701,807	141,401	33,053	49	478,282	96,625
Electric power generation, transmission and distribution	514,358	663,308	135,935	32,800	49	459,182	96,608
a) Hydal	53,233	38,225	9,115	60	0	13,801	6,466
b) Thermal	15,272	9,835	10,642	31,795	12	28,647	31
c) Coal Based	173,971	281,900	24,963	215	3	281,540	53,447
d) Wind	20,178	17,024	5,164	-	-	2,891	11,736
e) Solar	13,387	16,894	5,724	14	2	5,619	198
f) Other	238,318	299,430	80,327	716	31	126,685	24,730
Manufacture of gas; distribution of gaseous fuels through mains	62,468	36,555	4,464	175	0	18,673	16
Steam and air conditioning supply	1,060	1,943	1,001	77	-	427	-
E. Water supply; sewerage, waste management and remediation activities	18,655	8,747	7,583	1,454	-	2,130	49
36 - Water collection, treatment and supply	1,186	1,338	1,430	12	-	214	-
37 - Sewerage	1,311	1,037	934	0	-	41	-
38 - Waste collection, treatment and disposal activities; materials recovery	15,120	5,864	5,091	1,436	-	1,604	29
39 - Remediation activities and other waste management	1,038	507	127	6	-	270	20
F. Construction	401,398	395,666	184,455	20,224	304	155,763	50,104
41 - Construction of buildings	181,423	170,201	93,423	10,265	228	52,283	6,557
42 - Civil engineering	173,594	180,562	62,489	6,618	76	84,509	42,635
43 - Specialized construction activities	46,380	44,903	28,544	3,341	0	18,972	912

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
10	732	-	-	-	3	-	816	5,385
1	359	-	-	-	-	-	360	3,193
7	450	7	2	-	31	-	1,636	15,508
7	334	7	2	-	31	-	1,490	12,644
-	116	-	-	-	-	-	146	2,864
-	9	-	-	-	-	-	12	3,619
-	130	-	10	-	2	-	682	10,097
185	601	2	-	-	26	-	1,302	20,886
185	547	2	-	-	26	-	1,014	19,520
-	54	-	-	-	-	-	288	1,366
38,290	937	19	35	-	210	-	56,738	176,638
770	2,502	0	67	8	134	-	19,587	122,761
111	371	4	4	-	230	-	8,448	79,149
147	836	-	11	-	1	-	2,369	26,708
1,614	2,152	-	1	-	10	-	5,263	35,708
38	1,215	0	13	-	1	-	3,160	46,803
73	141	14	1	0	4	-	621	9,064
-	2,121	0	1	-	-	-	5,382	27,510
448	437	3	4	-	1	-	3,796	55,777
88	587	3	0	-	-	-	1,805	24,129
17	328	-	3	-	10	-	7,717	88,608
1	134	-	-	-	-	-	231	13,654
-	6	-	-	-	-	-	111	3,995
2,188	2,897	3	2	600	0	0	9,554	132,089
28	95	-	0	-	-	-	231	4,219
-	1	-	-	-	-	-	2	309
-	-	-	-	-	-	-	16	2,797
210	8	-	-	-	-	-	1,117	39,562
-	-	-	-	-	-	-	-	222
195	199	-	-	-	0	-	1,566	13,331
-	49	1	0	-	-	-	55	852
1,755	2,545	2	1	600	-	0	6,568	70,797
-	61	-	-	-	-	-	144	5,887
5,983	3,978	62	746	1	20,421	-	127,816	780,600
5,983	3,919	62	746	1	20,409	-	127,729	755,695
7	150	-	-	-	-	-	6,623	29,599
-	85	-	-	-	-	-	116	71,212
-	-	-	-	-	-	-	53,447	360,168
-	2	-	-	-	-	-	11,738	19,793
306	180	0	-	1	-	-	685	12,045
5,670	3,502	62	746	-	20,409	-	55,119	262,878
-	59	-	-	-	12	-	87	23,400
-	-	-	-	-	-	-	-	1,506
-	228	-	1	-	-	-	278	11,445
-	144	-	1	-	-	-	145	1,801
-	9	-	-	-	-	-	9	985
-	74	-	-	-	-	-	103	8,235
-	1	-	-	-	-	-	21	424
2,024	9,020	24	127	22	44	2	61,369	422,116
1,019	5,465	1	18	22	16	-	13,099	169,297
882	2,699	23	81	-	2	0	46,321	200,013
123	857	-	28	-	27	2	1,948	52,805

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Mar-24	Dec-24 R	Mar-25 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	1,075,802	1,228,341	824,690	26,309	1,668	342,326	40,534
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	52,672	60,641	39,326	1,152	6	19,053	1,504
46 - Wholesale trade, except of motor vehicles and motorcycles	378,235	395,499	261,702	17,479	595	79,886	27,858
47 - Retail trade, except of motor vehicles and motorcycles	644,895	772,200	523,662	7,678	1,066	243,387	11,172
H. Transportation and storage	474,729	407,454	178,014	4,001	58	155,744	61,402
49 - Land transport and transport via pipelines	46,494	51,428	33,714	1,293	2	16,096	213
50 - Water transport	82,581	72,754	21,666	219	10	25,269	23,444
51 - Air transport	191,507	152,769	58,688	69	-	33,628	26,119
52 - Warehousing and support activities for transportation	140,686	120,576	53,443	2,236	46	75,998	11,593
53 - Courier activities other than national post activities	13,461	9,927	10,502	183	-	4,754	33
I. Accommodation and food service activities	32,354	45,861	20,821	1,057	21	12,843	1,898
55 - Accommodation	11,126	13,425	5,813	744	5	5,643	706
56 - Food and beverage service activities	21,228	32,435	15,007	313	16	7,200	1,192
J. Information and communication	253,251	270,554	135,496	2,644	2,334	86,878	26,128
58 - Publishing activities	22,893	28,196	19,090	654	58	5,714	4,376
59 - Motion picture, video and television programme production, sound recording and music publishing activities	891	1,567	869	75	-	215	26
60 - Programming and broadcasting activities	1,778	2,173	1,394	6	141	518	13
61 - Telecommunications	100,562	109,571	40,069	250	506	52,374	18,927
62 - Computer programming, consultancy and related activities	90,855	95,818	53,892	647	949	21,212	2,258
63 - Information service activities	36,272	33,228	20,182	1,012	680	6,845	529
K. Real estate activities	161,168	147,739	69,253	7,007	165	56,524	4,526
L. Professional, scientific and technical activities	131,087	166,186	90,116	2,066	429	70,958	10,614
69 - Legal and accounting activities	20,855	21,661	10,509	607	69	9,903	661
70 - Activities of head offices; management consultancy	15,822	14,979	8,759	109	51	2,802	4,986
71 - Architectural and engineering activities; technical testing and analysis	23,980	26,851	15,011	560	-	16,498	2,210
72 - Scientific research and development	9,070	6,165	3,267	63	0	866	1,210
73 - Advertising and market research	13,614	18,509	10,021	242	243	4,105	569
74 - Other professional, scientific and technical activities	46,332	76,051	40,830	479	65	36,475	968
75 - Veterinary activities	1,413	1,970	1,719	6	-	309	11
M. Administrative and support service activities	128,283	123,853	84,650	2,583	35	41,186	1,797
77 - Rental and leasing activities	4,031	4,843	3,079	145	-	1,510	160
78 - Employment activities	2,027	2,670	1,716	1	-	1,570	2
79 - Travel agency, tour operator, reservation service and related activities	34,167	27,646	31,949	825	1	6,939	414
80 - Security and investigation activities	4,497	5,021	2,185	180	-	1,913	27
81 - Services to buildings and landscape activities	5,008	5,197	3,842	663	32	892	255
82 - Office administrative, office support and other business support activities	78,554	78,475	41,879	770	2	28,361	939
N. Education	140,677	116,897	41,588	7,710	141	66,023	13,964
O. Human health and social work activities	88,767	101,417	29,351	3,686	3	37,235	13,760
86 - Human health activities	67,705	79,255	23,673	3,261	3	26,447	10,623
87 - Residential care activities	912	1,066	470	30	-	1,156	40
88 - Social work activities with and without accommodation	20,150	21,096	5,208	395	-	9,632	3,098
P. Arts, entertainment and recreation	2,772	2,962	1,363	16	0	3,831	426
Q. Other service activities	547,084	563,780	318,398	12,209	6,426	202,653	32,494
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	702,213	707,641	136,063	12,325	23	274,530	95,188
A. Private Trusts and Non-profit Organizations	500,546	501,306	69,261	11,014	23	183,136	64,116
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	201,666	206,334	66,801	1,311	0	91,394	31,072
VI. PERSONAL	13,176,989	14,959,998	7,002,636	68,967	39,527	7,509,726	212,227
A. Salaried persons	3,830,891	4,498,765	2,217,901	6,804	453	2,259,261	49,321
B. Self employed	5,478,701	6,167,065	3,066,865	46,206	10,601	2,876,893	81,612
C. Other Personal	3,867,398	4,294,168	1,732,455	15,957	28,473	2,373,572	81,294
VII. OTHER	71,383	69,958	16,691	19,611	5,907	5,078	300
Total	27,634,131	29,814,953	11,391,107	408,332	832,720	13,909,380	1,251,542

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-25 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
6,162	21,393	119	247	4	434	1	68,893	1,263,885
75	951	1	3	2	9	-	2,544	62,082
2,437	7,519	43	36	1	72	-	37,967	397,629
3,649	12,923	75	207	1	353	1	28,382	804,174
2,148	2,584	49	11	0	11	-	66,205	404,023
4	945	31	4	-	6	-	1,203	52,308
400	163	-	-	-	1	-	24,008	71,173
739	95	0	1	0	2	-	26,956	119,342
762	1,317	18	5	-	2	-	13,697	145,420
243	64	-	1	-	-	-	341	15,781
110	813	0	5	-	8	-	2,835	37,576
110	399	0	2	-	1	-	1,219	13,423
0	415	-	3	-	7	-	1,616	24,153
479	16,740	2	37	2	66	-	43,454	270,805
55	766	-	5	-	1	-	5,202	30,718
64	101	-	-	-	-	-	191	1,350
-	202	-	-	-	0	-	214	2,273
167	14,753	0	6	-	2	-	33,855	127,054
116	533	2	1	-	60	-	2,969	79,669
77	386	-	25	2	4	-	1,023	29,740
349	3,019	11	8	2	49	-	7,964	140,912
1,010	2,587	25	62	3	1,906	-	16,207	179,776
269	239	2	9	1	26	-	1,207	22,295
7	89	-	-	-	7	-	5,088	16,810
13	585	1	-	-	0	-	2,809	34,878
21	65	-	-	-	-	-	1,296	5,492
-	266	-	3	-	4	-	841	15,452
699	1,292	22	51	2	1,869	-	4,903	82,752
-	52	-	-	-	-	-	64	2,098
11,345	5,038	17	26	1	80	1	18,304	146,757
-	110	-	-	-	2	-	272	5,006
-	159	-	-	-	-	-	161	3,448
27	428	16	18	1	60	0	963	40,678
-	57	-	0	-	-	-	85	4,363
1	61	-	-	-	-	-	316	5,745
11,318	4,222	2	8	-	18	0	16,507	87,518
3,002	11,468	7	118	-	62	1	28,621	144,083
14,137	12,262	49	143	-	397	2	40,749	111,024
11,377	9,958	26	121	-	75	2	32,182	85,566
3	10	-	-	-	-	-	52	1,707
2,757	2,294	23	21	-	322	-	8,515	23,751
1	186	-	5	-	-	-	619	5,829
2,619	18,660	61	147	1	10,009	0	63,991	603,677
22,046	168,358	419	5,218	237	2,524	-	293,990	716,931
17,897	124,547	56	4,247	219	1,847	-	212,928	476,363
4,149	43,811	363	971	18	677	-	81,062	240,568
97,503	514,444	9,117	35,833	8,994	93,159	265	971,543	15,592,399
14,647	106,491	834	3,036	289	12,600	93	187,313	4,671,731
36,804	197,195	1,653	27,206	1,456	20,826	84	366,834	6,367,399
46,052	210,758	6,630	5,592	7,250	59,733	89	417,397	4,567,854
168	467	-	0	-	11	1	947	48,235
488,893	2,335,831	56,392	131,628	12,212	241,355	3,968	4,521,821	31,063,360

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 P					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
1. FOREIGN CONSTITUENTS	28,197	35,793	18,319	67	0	16,483	672	
1) Official	2,733	3,594	5,576	-	-	-	-	
2) Business	2,823	1,718	4,294	-	-	0	-	
3) Personal	22,641	30,481	8,449	67	0	16,482	672	
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	
2. DOMESTIC CONSTITUENTS	5,005,262	5,923,009	1,238,096	83,506	800,981	2,349,369	229,774	
I. GOVERNMENT	2,153,026	2,599,848	380,041	4,148	627,392	820,011	133,746	
A. Federal Government	1,064,407	1,295,829	261,170	85	419,261	236,045	9,709	
B. Provincial Governments	918,816	1,103,494	78,196	4,062	207,781	444,517	77,293	
C. Local Bodies	169,803	200,524	40,676	1	350	139,449	46,744	
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	519,499	586,677	44,356	40	86,198	49,937	63,699	
Agriculture, hunting and forestry	765	510	1	0	-	346	30	
Services	5,341	4,991	417	8	389	2,744	852	
Utilities	192,015	222,662	37,258	30	37,565	16,885	23,889	
Transport, storage and communications	33,324	37,755	441	0	5,593	2,107	4,387	
Manufacturing	90,469	55,634	3,153	1	6,760	8,190	638	
Mining and Quarrying	100,570	153,975	1,799	-	14,124	495	-	
Construction	20,412	42,845	3	-	19,206	3,173	9,620	
Commerce and Trade	6,326	7,624	628	-	83	3,085	-	
Others	70,275	60,680	656	1	2,478	12,913	24,282	
III. NON-BANK FINANCIAL INSTITUTIONS	56,378	63,899	2,730	5	32,109	40,021	2,010	
Mutual Funds and AMCs	12,755	29,191.30	1	-	26,856	17,818	-	
Insurance & Pension Funds	22,856	17,039.12	386	-	1,295	9,168	916	
MFIs and DFIs	2,757	5,109.72	63	0	720	7,854	-	
Stock Exchange & Brokerage Houses	1,249	1,223.27	927	-	0	571	-	
Modarabas	500	600.86	13	-	0	243	454	
Other NBFIs	16,261.60	10,734.43	1,339.93	5.00	3,238.09	4,368.89	640.53	
IV. PRIVATE SECTOR (BUSINESS)	589,935	697,197	227,316	50,219	10,765	329,743	19,109	
A. Agriculture, forestry and fishing	77,033	85,138	23,665	612	6,011	52,869	472	
1. Crop and animal production, hunting and related service activities	76,986	85,078	23,627	610	6,011	52,847	472	
Growing of Wheat, Rice, Sugar Cane & Cotton	57,987	62,851	16,324	471	5,355	38,831	338	
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,311	1,592	504	0	0	907	1	
Growing of other fruits, vegetables and crops	9,720	11,964	3,763	38	8	8,632	131	
Raising of livestock and other related activities	6,866	7,321	2,515	98	647	3,364	2	
Other agricultural support activities	1,102	1,344	521	2	0	1,113	0	
Hunting, trapping and related service activities	0	8	0	-	-	-	-	
02 - Forestry and logging	6	17	1	2	-	1	-	
03 - Fishing and aquaculture	41	43	36	-	-	21	-	
B. Mining and quarrying	1,674	2,281	1,042	28	80	1,392	-	
05 - Mining of coal and lignite	499	433	219	-	-	242	-	
06 - Extraction of crude petroleum and natural gas	754	760	223	0	80	815	-	
07 - Mining of metal ores	136	139	139	0	-	5	-	
08-Other mining and quarrying	253	916	443	28	-	301	-	
09 - Mining support service activities	31	33	18	0	-	28	-	
C. Manufacturing	101,154	138,367	24,935	800	814	35,867	13,600	
10 - Manufacture of food products	12,674	18,037	6,270	4	63	2,918	945	
11 - Manufacture of beverages	1,344	534	924	-	572	2,996	25	
12 - Manufacture of tobacco products	1	37	5	-	-	0	-	
13 - Manufacture of textiles	9,030	9,052	3,371	7	114	1,960	641	
Preparation and spinning of textile fibres	3,175	3,914	904	7	113	170	239	
Weaving of textiles	575	662	245	0	1	270	55	
Finishing of textiles	641	424	216	-	-	188	6	
Manufacture of knitted and crocheted fabrics	230	374	71	-	0	261	180	
Manufacture of made-up textile articles, except apparel	3,784	2,695	1,523	0	0	777	160	
Manufacture of carpets and rugs	32	36	10	-	-	26	-	
Manufacture of other textiles n.e.c.	593	947	403	-	0	267	-	
14 - Manufacture of wearing apparel	881	4,258	913	-	2	3,450	-	
15 - Manufacture of leather and related products	427	317	145	-	0	126	-	

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Mar-25 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	
733	4,929	9	49	2	62	-	6,455	41,324	
-	-	-	-	-	-	-	-	5,576	
-	-	-	-	-	-	-	-	4,294	
733	4,929	9	49	2	62	-	6,455	31,454	
-	-	-	-	-	-	-	-	-	
113,308	807,860	51,825	53,536	11,681	138,609	3,677	1,410,270	5,882,221	
36,426	455,179	45,873	41,280	2,182	63,822	3,677	782,184	2,613,776	
7,161	156,681	45,632	9,359	1,550	41,040	66	271,198	1,187,758	
29,264	298,428	235	31,821	545	22,606	3,611	463,803	1,198,359	
1	70	6	100	87	175	-	47,183	227,659	
30,733	239,328	-	10,100	-	18,654	-	362,514	543,046	
-	45	-	-	-	-	-	75	422	
136	471	-	-	-	-	-	1,459	5,017	
322	110,303	-	-	-	100	-	134,614	226,352	
1,300	14,138	-	-	-	1,304	-	21,128	29,270	
114	964	-	-	-	250	-	1,966	20,070	
24,102	83,375	-	10,100	-	17,000	-	134,577	150,995	
3,350	4,800	-	-	-	-	-	17,770	40,152	
-	1,130	-	-	-	-	-	1,130	4,926	
1,410	24,102	-	-	-	-	-	49,794	65,842	
311	461	-	-	125	3,356	-	6,264	81,129	
-	-	-	-	-	-	-	-	44,675	
11	54	-	-	125	2,802	-	3,907	14,755	
-	-	-	-	-	-	-	-	8,638	
-	-	-	-	-	-	-	-	1,497	
-	-	-	-	-	-	-	454	709	
300.00	407.00	-	-	-	554.81	-	1,902	10,854	
28,066	33,588	205	711	640	11,926	-	94,245	712,288	
226	894	3	185	22	1,461	-	3,263	86,420	
226	894	3	185	22	1,461	-	3,263	86,359	
175	843	1	167	21	1,399	-	2,945	63,926	
-	1	1	-	-	-	-	3	1,414	
50	13	1	16	1	26	-	239	12,679	
1	36	-	3	-	35	-	76	6,701	
-	0	1	-	-	-	-	1	1,638	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	4	
-	-	-	-	-	-	-	-	57	
-	-	-	-	-	-	-	-	2,541	
-	-	-	-	-	-	-	-	460	
-	-	-	-	-	-	-	-	1,118	
-	-	-	-	-	-	-	-	145	
-	-	-	-	-	-	-	-	772	
-	-	-	-	-	-	-	-	46	
25,831	5,507	103	242	600	239	-	46,122	108,538	
72	25	0	4	-	2	-	1,047	10,302	
100	50	-	-	-	-	-	175	4,666	
-	-	-	-	-	-	-	-	5	
50	1,889	101	237	-	0	-	2,918	8,370	
-	1,372	-	-	-	0	-	1,612	2,806	
-	-	100	-	-	-	-	155	670	
-	42	1	-	-	-	-	49	453	
-	-	-	-	-	-	-	180	512	
50	52	-	237	-	-	-	499	2,799	
-	-	-	-	-	-	-	-	37	
-	423	-	-	-	-	-	423	1,093	
-	-	-	-	-	-	-	-	4,365	
-	-	-	-	-	-	-	-	271	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 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	74	102	81	-	-	21	-
Manufacture of luggage, handbags and the like, saddlery and harness	7	9	11	-	-	0	-
Manufacture of footwear	346	207	53	-	0	105	-
a. Leather wear	315	169	28	-	-	103	-
b. Rubber and Plastic wear	31	38	25	-	0	2	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	280	381	82	8	0	259	-
17 - Manufacture of paper and paper products	349	239	149	1	22	166	-
2.3.1	488	643	614	3	0	151	1
Printing and other service activities related to printing	315	565	371	3	0	135	1
Reproduction of recorded media	173	78	243	0	-	16	-
19 - Manufacture of coke and refined petroleum products	32,755	43,674	736	0	14	838	9,897
20 - Manufacture of chemicals and chemical products	10,209	17,213	940	1	0	6,793	949
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	738	1,592	1,101	32	0	426	50
22 - Manufacture of rubber and plastics products	287	737	174	1	-	95	75
23 - Manufacture of other non-metallic mineral products	1,783	7,932	910	53	3	1,885	561
24 - Manufacture of basic metals	1,369	1,544	764	50	17	417	214
25. Manufacture of fabricated metal products, except machinery and equipment	232	435	82	2	-	14	-
26 - Manufacture of computer, electronic and optical products	829	359	133	8	1	1,066	-
27 - Manufacture of electrical equipment	2,680	1,139	289	5	0	369	-
28 - Manufacture of machinery and equipment	825	767	646	77	-	298	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	3,187	4,996	158	1	1	3,745	-
30 - Manufacture of other transport equipment	28	18	21	19	-	7	-
31 - Manufacture of furniture	228	257	162	12	-	141	9
32. Other manufacturing	20,470	24,174	6,317	508	6	7,744	233
Manufacture of jewellery and related articles	151	148	40	0	-	49	-
Manufacture of imitation jewellery and related articles	16	12	8	-	-	5	-
Manufacture of musical instruments	19	23	10	-	-	7	-
Manufacture of sports goods	466	563	458	2	-	41	-
Manufacture of games and toys	69	115	11	-	-	97	-
Manufacture of medical and dental instruments and supplies	882	611	409	11	5	252	-
Manufacture of Handicrafts	71	45	27	-	0	36	-
Other manufacturing n.e.c.	18,795	22,657	5,355	494	0	7,257	233
33 - Repair and installation of machinery and equipment	60	32	30	9	-	4	-
D. Electricity, gas, steam and air conditioning supply	15,067	8,057	4,772	31,693	47	2,402	153
Electric power generation, transmission and distribution	10,692	6,657	3,967	31,690	46	2,267	153
a) Hydal	5,212	1,019	459	3	-	512	-
b) Thermal	2,242	2,794	3,029	31,686	12	655	-
c) Coal Based	1,282	1,709	61	-	3	851	-
d) Wind	1,279	541	188	-	-	135	152
e) Solar	137	265	62	0	-	83	-
f) Other	540	329	169	2	31	31	0
Manufacture of gas; distribution of gaseous fuels through mains	3,682	393	201	0	0	57	-
Steam and air conditioning supply	692	1,006	604	3	-	78	-
E. Water supply; sewerage, waste management and remediation activities	37	130	36	0	-	99	10
36 - Water collection, treatment and supply	19	103	14	-	-	89	-
37 - Sewerage	8	2	1	0	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	10	25	20	0	-	10	10
39 - Remediation activities and other waste management services	0	0	0	-	-	0	-
F. Construction	57,010	61,769	22,474	5,696	304	29,989	290
41 - Construction of buildings	11,493	15,889	4,253	566	228	4,748	7
42 - Civil engineering	35,925	34,638	13,097	3,036	76	19,586	264
43 - Specialized construction activities	9,592	11,242	5,124	2,095	0	5,655	19

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Mar-25 P									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	-	102	
-	-	-	-	-	-	-	-	11	
-	-	-	-	-	-	-	-	158	
-	-	-	-	-	-	-	-	131	
-	-	-	-	-	-	-	-	27	
-	-	-	-	-	-	-	-	349	
-	6	-	-	-	-	-	6	345	
-	31	-	-	-	-	-	32	800	
-	1	-	-	-	-	-	2	511	
-	30	-	-	-	-	-	30	289	
23,941	140	-	-	-	-	-	33,977	35,565	
-	95	-	-	-	0	-	1,045	8,778	
-	-	-	-	-	230	-	280	1,840	
80	155	-	-	-	-	-	310	580	
865	635	-	-	-	7	-	2,067	4,918	
-	5	-	1	-	-	-	219	1,467	
-	-	-	-	-	-	-	-	98	
-	-	-	-	-	-	-	-	1,208	
-	3	-	-	-	-	-	3	666	
4	-	-	-	-	-	-	4	1,025	
-	8	-	-	-	-	-	8	3,913	
-	-	-	-	-	-	-	-	46	
-	-	-	-	-	-	-	9	324	
720	2,466	2	0	600	-	-	4,021	18,596	
28	-	-	-	-	-	-	28	117	
-	-	-	-	-	-	-	-	13	
-	-	-	-	-	-	-	-	17	
10	-	-	-	-	-	-	10	511	
-	-	-	-	-	-	-	-	108	
-	-	-	-	-	-	-	-	678	
-	-	-	-	-	-	-	-	62	
682	2,466	2	0	600	-	-	3,983	17,090	
-	-	-	-	-	-	-	-	42	
-	33	0	-	-	-	-	186	39,099	
-	33	0	-	-	-	-	186	38,156	
-	-	-	-	-	-	-	-	974	
-	29	-	-	-	-	-	29	35,410	
-	-	-	-	-	-	-	-	915	
-	-	-	-	-	-	-	152	476	
-	-	-	-	-	-	-	-	145	
-	4	0	-	-	-	-	4	237	
-	-	-	-	-	-	-	-	259	
-	-	-	-	-	-	-	-	684	
-	-	-	-	-	-	-	10	146	
-	-	-	-	-	-	-	-	103	
-	-	-	-	-	-	-	-	2	
-	-	-	-	-	-	-	10	40	
-	-	-	-	-	-	-	-	0	
99	1,687	23	7	15	5	-	2,125	60,588	
1	322	-	-	15	5	-	349	10,143	
49	860	23	-	-	1	-	1,196	36,990	
49	505	-	7	-	-	-	580	13,455	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 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	115,972	164,228	65,974	2,344	99	71,058	369	
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,175	2,326	1,104	48	6	965	-	
46 - Wholesale trade, except of motor vehicles and motorcycles	12,403	14,501	5,847	164	57	5,254	128	
47 - Retail trade, except of motor vehicles and motorcycles	101,394	147,401	59,023	2,132	35	64,839	241	
H. Transportation and storage	3,902	2,739	1,316	18	55	919	2	
49 - Land transport and transport via pipelines	507	299	366	7	2	90	-	
50 - Water transport	39	20	7	-	10	0	-	
51 - Air transport	231	345	63	-	-	125	-	
52 - Warehousing and support activities for transportation	3,038	1,917	753	11	43	703	-	
53 - Courier activities other than national post activities	87	158	127	0	-	1	2	
I. Accommodation and food service activities	1,194	1,239	341	23	5	721	0	
55 - Accommodation	561	769	149	10	5	511	-	
56 - Food and beverage service activities	632	469	192	13	0	210	0	
J. Information and communication	8,780	10,753	1,410	29	485	3,000	247	
58 - Publishing activities	962	974	539	11	41	171	97	
59 - Motion picture, video and television programme production, sound recording and music publishing activities	17	17	9	-	-	3	-	
60 - Programming and broadcasting activities	119	66	97	5	-	21	-	
61 - Telecommunications	6,964	8,780	297	2	391	2,606	150	
62 - Computer programming, consultancy and related activities	369	558	240	8	-	128	-	
63 - Information service activities	350	357	229	3	53	70	-	
K. Real estate activities	20,939	19,755	4,907	537	161	8,541	5	
L. Professional, scientific and technical activities	5,530	5,645	2,002	128	1	3,608	42	
69 - Legal and accounting activities	2,220	2,330	460	2	1	2,038	2	
70 - Activities of head offices; management consultancy activities	1,554	976	247	11	-	598	40	
71 - Architectural and engineering activities; technical testing and analysis	325	421	350	32	-	13	-	
72 - Scientific research and development	275	206	168	2	0	37	-	
73 - Advertising and market research	309	384	81	2	0	182	-	
74 - Other professional, scientific and technical activities	821	1,229	646	78	0	627	0	
75 - Veterinary activities	25	99	49	0	-	113	-	
M. Administrative and support service activities	5,295	5,531	1,911	557	3	2,240	-	
77 - Rental and leasing activities	377	410	143	3	-	268	-	
78 - Employment activities	44	61	13	0	-	32	-	
79 - Travel agency, tour operator, reservation service and related activities	1,649	1,846	536	18	1	1,460	-	
80 - Security and investigation activities	125	116	165	6	-	15	-	
81 - Services to buildings and landscape activities	1,679	1,659	950	531	0	371	-	
82 - Office administrative, office support and other business support activities	1,421	1,440	104	-	2	93	-	
N. Education	14,036	14,891	4,356	1,879	128	3,347	10	
O. Human health and social work activities	6,318	7,916	1,409	97	3	3,995	460	
86 - Human health activities	4,437	7,078	1,243	97	3	3,775	460	
87 - Residential care activities	25	28	17	-	-	15	-	
88 - Social work activities with and without accommodation	1,856	811	149	-	-	205	-	
P. Arts, entertainment and recreation	199	234	39	0	0	194	2	
Q. Other service activities	155,796	168,524	66,726	5,777	2,573	109,502	3,446	
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	54,231	74,852	4,562	154	23	31,901	914	
A. Private Trusts and Non-profit Organizations	36,848	53,550	2,044	149	23	14,609	852	
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	17,383	21,302	2,517	5	0	17,293	62	
VI. PERSONAL	1,567,270	1,837,854	567,511	12,020	38,585	1,075,146	10,296	
A. Salaried persons	497,994	724,446	238,403	647	343	430,942	1,047	
B. Self employed	335,615	312,385	107,892	1,525	9,851	190,675	947	
C. Other Personal	733,661	801,023	221,216	9,849	28,391	453,530	8,302	
VII. OTHER	64,924	62,683	11,579	16,920	5,907	2,609	-	
Total	5,033,459	5,958,802	1,256,415	83,573	800,981	2,365,851	230,447	

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Mar-25 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	
295	1,744	34	146	1	216	-	2,805	142,279	
-	2	-	-	-	-	-	2	2,125	
-	78	-	-	-	38	-	244	11,565	
295	1,665	34	146	1	178	-	2,559	128,589	
52	49	-	-	-	-	-	102	2,411	
-	28	-	-	-	-	-	28	493	
-	-	-	-	-	-	-	-	17	
52	-	-	-	-	-	-	52	240	
-	2	-	-	-	-	-	2	1,512	
-	18	-	-	-	-	-	21	149	
-	-	-	-	-	-	-	0	1,090	
-	-	-	-	-	-	-	-	675	
-	-	-	-	-	-	-	0	415	
-	5,610	-	-	2	2	-	5,862	10,786	
-	-	-	-	-	-	-	97	859	
-	-	-	-	-	-	-	-	12	
-	0	-	-	-	0	-	0	123	
-	5,608	-	-	-	-	-	5,758	9,055	
-	-	-	-	-	-	-	-	376	
-	2	-	-	2	2	-	6	360	
290	1,160	1	2	-	5	-	1,463	15,610	
-	48	2	8	1	11	-	112	5,850	
-	6	2	8	1	9	-	28	2,530	
-	9	-	-	-	-	-	49	905	
-	-	-	-	-	-	-	-	395	
-	2	-	-	-	-	-	2	210	
-	-	-	-	-	-	-	-	265	
-	31	-	-	-	2	-	33	1,383	
-	-	-	-	-	-	-	-	162	
-	1,416	11	2	-	2	-	1,430	6,141	
-	-	-	-	-	-	-	-	414	
-	-	-	-	-	-	-	-	46	
-	12	11	2	-	2	-	27	2,042	
-	2	-	0	-	-	-	2	187	
-	30	-	-	-	-	-	30	1,881	
-	1,372	-	-	-	-	-	1,372	1,571	
10	5,947	4	0	-	2	-	5,972	15,683	
247	208	3	-	-	73	-	991	6,495	
247	208	3	-	-	73	-	991	6,109	
-	-	-	-	-	-	-	-	32	
-	-	-	-	-	-	-	-	353	
0	2	-	5	-	-	-	10	243	
1,017	9,283	21	114	-	9,909	-	23,791	208,368	
109	32,956	371	207	236	418	-	35,211	71,851	
105	25,937	20	93	218	18	-	27,243	44,068	
4	7,018	352	114	18	400	-	7,968	27,783	
17,495	46,262	5,376	1,239	8,497	40,423	-	129,588	1,822,851	
1,128	4,061	75	208	217	2,231	-	8,966	679,301	
553	3,147	321	414	1,299	6,167	-	12,849	322,792	
15,813	39,054	4,980	617	6,981	32,024	-	107,772	820,758	
168	86	-	-	-	11	-	265	37,281	
114,041	812,789	51,834	53,584	11,682	138,670	3,677	1,416,725	5,923,546	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Mar-24	Dec-24 R	Mar-25 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	
1. FOREIGN CONSTITUENTS	739,219	831,711	448,647	5,062	17,100	348,671	22,336
1) Official	114,302	78,592	34,243	2,519	-	37,989	3,740
2) Business	144,121	148,327	130,173	418	16,878	22,103	2,452
3) Personal	480,672	604,658	284,209	2,125	222	288,465	16,144
4) Trust Funds and Non Profit Organizations	124	133	5	-	-	114	-
2. DOMESTIC CONSTITUENTS	21,198,781	22,209,798	9,513,889	319,697	14,639	10,764,290	769,948
I. GOVERNMENT	1,759,035	1,696,431	123,611	62,285	1,286	1,070,377	53,813
A. Federal Government	1,344,782	1,285,055	92,401	55,102	1,261	853,008	52,161
B. Provincial Governments	406,204	403,166	29,464	7,055	26	210,233	1,652
C. Local Bodies	8,048	8,210	1,746	128	-	7,136	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,095,718	808,945	34,544	9,173	374	510,198	46,742
Agriculture, hunting and forestry	756	798	0	-	-	37	-
Services	45,657	43,245	998	66	348	18,293	2,029
Utilities	433,083	282,681	20,444	2,017	0	196,242	9,547
Transport, storage and communications	92,740	57,465	4,394	2,914	0	17,874	500
Manufacturing	240,762	151,606	5,109	3,976	17	65,560	29,438
Mining and Quarrying	195,456	158,997	1,625	47	10	76,492	5,228
Construction	2,278	3,003	6	-	-	1,624	-
Commerce and Trade	43,429	33,743	1,079	40	-	25,003	-
Others	41,558	77,408	890	112	-	109,075	-
III. NON-BANK FINANCIAL INSTITUTIONS	1,156,962	1,008,935	118,713	37,521	573	802,243	33,864
Mutual Funds and AMCs	648,958	586,175	60,495	6,877	0	323,989	23,775
Insurance & Pension Funds	181,088	128,920	10,973	11,613	528	244,061	2,889
MFIs and DFIs	31,748	26,097	4,392	117	0	30,845	83
Stock Exchange & Brokerage Houses	51,981	126,455	14,180	13,638	1	108,347	0
Modarabas	4,223	5,567	360	1	7	4,517	410
Other NBFIs	238,965	135,722	28,312	5,275	37	90,483	6,706
IV. PRIVATE SECTOR (BUSINESS)	4,924,995	4,935,867	2,665,818	138,910	11,463	1,703,362	339,201
A. Agriculture, forestry and fishing	122,310	137,651	73,026	3,955	2	56,632	5,256
1. Crop and animal production, hunting and related service activities	114,848	130,251	68,843	3,720	-	54,847	5,029
Growing of Wheat, Rice, Sugar Cane & Cotton	46,949	48,664	17,569	1,768	-	22,535	2,119
Growing of tropical, subtropical, pome and stone fruits & vegetables	6,358	13,887	5,111	126	-	2,208	176
Growing of other fruits, vegetables and crops	21,657	18,634	9,206	385	-	8,750	761
Raising of livestock and other related activities	29,621	37,252	27,858	1,174	-	15,749	1,752
Other agricultural support activities	10,173	11,671	8,996	267	-	5,583	221
Hunting, trapping and related service activities	90	144	104	-	-	23	-
02 - Forestry and logging	523	812	637	10	0	54	-
03 - Fishing and aquaculture	6,939	6,588	3,545	224	2	1,731	227
B. Mining and quarrying	171,617	196,988	45,775	773	1	104,297	49,877
05 - Mining of coal and lignite	17,408	21,389	8,632	239	-	19,319	30
06 - Extraction of crude petroleum and natural gas	127,909	136,016	23,018	1	1	76,513	42,299
07 - Mining of metal ores	3,318	13,825	3,224	99	-	229	76
08-Other mining and quarrying	22,158	24,745	9,871	417	-	8,136	7,322
09 - Mining support service activities	824	1,013	1,030	16	-	100	151
C. Manufacturing	1,451,346	1,379,748	720,561	58,941	3,692	441,561	101,557
10 - Manufacture of food products	256,528	298,285	144,607	12,014	299	82,762	24,307
11 - Manufacture of beverages	29,871	21,238	7,398	669	-	19,635	329
12 - Manufacture of tobacco products	24,784	32,828	13,114	131	-	5,299	14,801
13 - Manufacture of textiles	221,643	205,517	125,523	13,112	1,365	47,129	17,045
Preparation and spinning of textile fibres	62,604	62,260	32,014	5,778	539	16,310	4,376
Weaving of textiles	26,210	23,742	15,584	1,026	179	4,952	1,856
Finishing of textiles	23,752	21,024	14,039	2,742	74	2,809	507
Manufacture of knitted and crocheted fabrics	16,410	16,645	9,136	917	90	1,162	2,304
Manufacture of made-up textile articles, except apparel	31,572	29,634	20,095	2,421	91	4,341	1,118
Manufacture of carpets and rugs	1,673	2,046	1,528	2	-	269	60
Manufacture of other textiles n.e.c.	59,421	50,166	33,127	227	391	17,286	6,824
14 - Manufacture of wearing apparel	69,611	55,672	40,447	1,100	301	9,426	6,166
15 - Manufacture of leather and related products	24,657	22,008	15,610	405	96	4,891	1,210

Deposit Holders and Type of Accounts

Banks		(Million Rupees)							
Mar-25 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	
14,654	34,532	170	1,263	4	3,050	18	76,026	895,506	
1,063	4,322	14	365	-	826	-	10,329	85,077	
2,627	2,240	2	3	-	114	-	7,437	177,010	
10,965	27,970	154	896	4	2,110	18	58,260	633,281	
-	-	-	-	-	-	-	-	119	
360,166	1,488,510	4,388	76,780	526	99,635	274	2,800,228	23,412,742	
49,176	547,098	94	6,314	-	19,688	-	676,183	1,933,743	
48,563	382,462	89	1,047	-	7,923	-	492,245	1,494,016	
613	164,529	5	5,267	-	11,735	-	183,801	430,579	
1	106	-	0	-	30	-	138	9,147	
107,649	208,271	-	29,000	-	368	-	392,030	946,320	
-	554	-	-	-	-	-	554	591	
2,095	12,258	-	-	-	31	-	16,413	36,118	
3,600	134,627	-	-	-	259	-	148,033	366,736	
2,197	26,445	-	-	-	-	-	29,142	54,323	
61,128	6,599	-	-	-	29	-	97,193	171,854	
34,229	19,145	-	29,000	-	-	-	87,602	165,776	
-	483	-	-	-	-	-	483	2,114	
2	6,896	-	-	-	-	-	6,898	33,020	
4,398	1,264	-	-	-	50	-	5,712	115,788	
7,361	15,039	-	3	-	14	-	56,281	1,015,330	
3,000	37	-	-	-	-	-	26,812	418,173	
1,292	1,480	-	-	-	14	-	5,675	272,851	
1,192	4,907	-	-	-	-	-	6,182	41,537	
137	136	-	-	-	-	-	273	136,439	
-	-	-	3	-	-	-	413	5,299	
1,740	8,480	-	-	-	-	-	16,926	141,032	
94,034	114,136	506	1,858	28	24,722	8	574,493	5,094,045	
7,611	4,403	26	56	-	175	1	17,530	151,143	
7,611	4,390	26	56	-	175	1	17,289	144,699	
26	1,983	12	43	-	90	1	4,273	46,146	
7,477	476	-	3	-	14	-	8,146	15,591	
7	465	7	1	-	45	-	1,286	19,626	
5	818	0	1	-	3	-	2,579	47,360	
98	646	8	8	-	23	-	1,004	15,850	
-	-	-	-	-	-	-	-	127	
-	9	-	-	-	-	-	9	711	
-	5	-	-	-	-	-	231	5,733	
10,609	1,513	52	52	3	319	-	62,425	213,271	
1	10	-	-	-	-	-	41	28,231	
9,813	1,328	52	52	3	300	-	53,846	153,379	
325	4	-	-	-	-	-	404	3,957	
470	169	-	0	-	20	-	7,981	26,405	
-	2	-	-	-	-	-	153	1,300	
28,455	27,430	100	352	8	966	0	158,868	1,383,622	
3,076	7,560	12	123	-	358	-	35,436	275,117	
2,500	23	-	1	-	-	-	2,853	30,555	
-	4	0	-	-	-	-	14,805	33,349	
3,154	5,672	35	46	-	161	-	26,113	213,242	
826	3,161	24	4	-	29	-	8,419	63,061	
169	420	1	3	-	6	-	2,455	24,196	
215	196	-	2	-	1	-	921	20,584	
761	151	-	-	-	-	-	3,216	14,521	
179	830	4	37	-	124	-	2,293	29,241	
-	10	-	-	-	-	-	70	1,869	
1,004	904	6	-	-	1	-	8,739	59,770	
1,346	710	0	30	-	21	-	8,272	59,547	
17	1,541	7	2	-	33	-	2,812	23,815	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Mar-24	Dec-24 R	Mar-25 P				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	6,514	5,044	3,483	2	41	941	71
Manufacture of luggage, handbags and the like, saddlery and harness	4,025	2,985	2,472	0	0	350	-
Manufacture of footwear	14,117	13,979	9,655	403	55	3,601	1,139
a. Leather wear	11,770	11,674	7,529	141	55	3,298	1,109
b. Rubber and Plastic wear	2,347	2,306	2,126	262	-	303	30
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3,127	3,534	2,901	9	7	340	3
17 - Manufacture of paper and paper products	8,299	9,440	6,691	340	0	1,374	540
18 - Printing and reproduction of recorded media	20,480	18,741	15,926	204	-	2,656	262
Printing and other service activities related to printing	19,892	18,274	15,196	184	-	2,617	253
Reproduction of recorded media	588	467	730	20	-	39	9
19 - Manufacture of coke and refined petroleum products	136,088	126,830	26,288	390	-	91,445	7,199
20 - Manufacture of chemicals and chemical products	133,424	115,159	54,158	8,131	584	25,153	8,943
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	42,690	50,659	27,561	1,635	32	19,443	1,412
22 - Manufacture of rubber and plastics products	23,979	28,961	18,408	1,021	217	4,419	1,298
23 - Manufacture of other non-metallic mineral products	29,147	32,282	14,503	1,541	140	11,400	924
24 - Manufacture of basic metals	42,555	45,518	29,877	3,750	9	8,742	1,678
25 - Manufacture of fabricated metal products, except machinery and equipment	11,863	15,105	5,822	152	105	2,265	389
26 - Manufacture of computer, electronic and optical products	26,154	24,791	15,761	1,878	-	2,559	1,860
27 - Manufacture of electrical equipment	43,700	44,543	27,819	1,424	10	20,169	1,603
28 - Manufacture of machinery and equipment	52,894	20,158	14,071	1,090	6	4,127	318
29 - Manufacture of motor vehicles, trailers and semi-trailers	114,932	72,529	29,634	7,017	1	40,307	7,360
30 - Manufacture of other transport equipment	13,112	13,757	7,510	50	210	5,266	97
31 - Manufacture of furniture	3,517	3,164	3,109	48	-	413	96
32 - Other manufacturing	113,625	114,300	70,665	1,976	310	30,647	3,631
Manufacture of jewellery and related articles	3,266	4,361	2,053	65	-	1,781	108
Manufacture of imitation jewellery and related articles	227	339	269	-	-	25	1
Manufacture of musical instruments	3,031	2,621	1,179	233	-	392	16
Manufacture of sports goods	37,256	39,676	25,990	67	236	11,651	899
Manufacture of games and toys	56	82	94	-	-	20	-
Manufacture of medical and dental instruments and supplies	12,070	11,606	8,920	191	54	1,867	1,172
Manufacture of Handicrafts	1,181	693	516	7	-	212	5
Other manufacturing n.e.c.	56,538	54,921	31,644	1,413	20	14,698	1,431
33 - Repair and installation of machinery and equipment	4,667	4,729	3,157	851	-	1,693	84
D. Electricity, gas, steam and air conditioning supply	315,203	311,744	57,565	1,360	2	181,300	11,891
Electric power generation, transmission and distribution	257,129	278,887	52,908	1,110	2	163,617	11,875
a) Hydal	33,406	18,789	2,119	58	0	4,816	1,666
b) Thermal	13,030	7,039	7,606	109	-	27,991	31
c) Coal Based	6,241	7,406	293	215	-	3,437	250
d) Wind	8,428	2,309	1,386	-	-	523	7,000
e) Solar	9,328	10,215	5,501	14	2	3,695	198
f) Other	186,697	233,129	36,004	715	0	123,156	2,730
Manufacture of gas; distribution of gaseous fuels through mains	57,707	31,920	4,259	175	-	17,333	16
Steam and air conditioning supply	368	937	397	75	-	349	-
E. Water supply; sewerage, waste management and remediation activities	18,614	8,616	7,547	1,454	-	2,030	39
36 - Water collection, treatment and supply	1,166	1,235	1,415	12	-	125	-
37 - Sewerage	1,302	1,036	933	0	-	41	-
38 - Waste collection, treatment and disposal activities; materials recovery	15,108	5,838	5,070	1,436	-	1,594	19
services	1,038	507	127	6	-	270	20
F. Construction	325,873	312,643	159,253	14,528	1	116,843	41,525
41 - Construction of buildings	166,141	151,185	88,736	9,699	0	45,946	6,550
42 - Civil engineering	122,944	127,798	47,098	3,582	0	57,580	34,082
43 - Specialized construction activities	36,787	33,660	23,420	1,247	-	13,316	893

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
10	732	-	-	-	3	-	816	5,283
1	359	-	-	-	-	-	360	3,182
7	450	7	2	-	31	-	1,636	15,350
7	334	7	2	-	31	-	1,490	12,513
-	116	-	-	-	-	-	146	2,837
-	9	-	-	-	-	-	12	3,270
-	124	-	10	-	2	-	676	9,081
185	570	2	-	-	26	-	1,045	19,832
185	546	2	-	-	26	-	1,012	19,009
-	24	-	-	-	-	-	33	822
14,350	798	19	35	-	210	-	22,610	140,734
770	2,407	0	67	8	134	-	12,330	100,357
111	371	4	4	-	-	-	1,901	50,573
67	681	-	11	-	1	-	2,059	26,124
750	1,517	-	1	-	3	-	3,195	30,780
38	1,210	0	13	-	1	-	2,941	45,318
73	141	14	1	0	4	-	621	8,966
-	2,121	0	1	-	-	-	3,982	24,179
448	434	3	4	-	1	-	2,493	51,916
85	587	3	0	-	-	-	992	20,286
17	319	-	3	-	10	-	7,709	84,668
1	134	-	-	-	-	-	231	13,268
-	6	-	-	-	-	-	102	3,672
1,468	431	1	1	-	0	0	5,533	109,131
-	95	-	0	-	-	-	203	4,102
-	1	-	-	-	-	-	2	296
-	-	-	-	-	-	-	16	1,820
200	8	-	-	-	-	-	1,107	39,051
-	-	-	-	-	-	-	-	114
195	199	-	-	-	0	-	1,566	12,598
-	49	1	0	-	-	-	55	790
1,074	80	-	1	-	-	0	2,585	50,360
-	61	-	-	-	-	-	144	5,845
5,983	3,945	62	746	1	20,421	-	43,049	283,275
5,983	3,886	62	746	1	20,409	-	42,962	260,600
7	150	-	-	-	-	-	1,823	8,815
-	56	-	-	-	-	-	87	35,794
-	-	-	-	-	-	-	250	4,194
-	2	-	-	-	-	-	7,002	8,911
306	180	0	-	1	-	-	685	9,898
5,670	3,498	62	746	-	20,409	-	33,115	192,989
-	59	-	-	-	12	-	87	21,854
-	-	-	-	-	-	-	-	821
-	228	-	1	-	-	-	268	11,299
-	144	-	1	-	-	-	145	1,698
-	9	-	-	-	-	-	9	984
-	74	-	-	-	-	-	93	8,194
-	1	-	-	-	-	-	21	424
1,926	7,333	1	120	7	39	2	50,953	341,578
1,018	5,143	1	18	7	11	-	12,750	157,131
834	1,838	-	81	-	1	0	36,836	145,097
74	352	-	21	-	27	2	1,368	39,351

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Mar-24	Dec-24 R	Mar-25 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	927,287	1,039,620	756,769	23,965	1,569	255,121	27,808
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,497	58,315	38,223	1,104	0	18,088	1,504
46 - Wholesale trade, except of motor vehicles and motorcycles	338,984	357,485	254,565	17,315	538	58,485	15,622
47 - Retail trade, except of motor vehicles and motorcycles	537,807	623,820	463,982	5,546	1,031	178,547	10,682
H. Transportation and storage	399,399	329,757	156,176	3,983	3	125,407	37,250
49 - Land transport and transport via pipelines	43,794	49,409	32,526	1,286	0	13,518	213
50 - Water transport	67,836	59,070	21,640	219	-	16,107	10,444
51 - Air transport	159,664	120,305	39,115	69	-	30,250	24,619
52 - Warehousing and support activities for transportation	115,075	91,275	52,521	2,225	3	60,784	1,943
53 - Courier activities other than national post activities	13,031	9,698	10,372	183	-	4,748	31
I. Accommodation and food service activities	29,369	34,023	20,412	1,034	16	8,978	1,198
55 - Accommodation	10,565	12,655	5,664	733	-	5,132	706
56 - Food and beverage service activities	18,804	21,368	14,748	300	16	3,846	492
J. Information and communication	195,739	212,327	118,880	2,615	1,848	67,663	7,981
58 - Publishing activities	16,861	19,760	12,976	643	17	5,529	4,278
59 - Motion picture, video and television programme production, sound recording and music publishing activities	874	1,022	332	75	-	212	26
60 - Programming and broadcasting activities	1,659	2,107	1,298	1	141	497	13
61 - Telecommunications	52,203	63,433	32,729	248	114	33,595	877
62 - Computer programming, consultancy and related activities	88,415	92,960	51,358	639	949	21,056	2,258
63 - Information service activities	35,726	33,046	20,188	1,008	627	6,773	529
K. Real estate activities	140,229	127,984	64,346	6,471	4	47,982	4,521
L. Professional, scientific and technical activities	117,292	146,061	84,945	1,938	428	63,963	6,022
69 - Legal and accounting activities	18,634	19,331	10,049	605	68	7,865	659
70 - Activities of head offices; management consultancy activities	12,034	6,691	6,682	98	51	2,204	396
71 - Architectural and engineering activities; technical testing and analysis	19,258	21,100	14,124	528	-	14,013	2,210
72 - Scientific research and development	8,724	5,935	3,080	62	-	814	1,210
73 - Advertising and market research	13,002	17,529	9,717	240	243	3,675	569
74 - Other professional, scientific and technical activities	44,252	73,603	39,623	400	65	35,197	968
75 - Veterinary activities	1,388	1,871	1,670	6	-	196	11
M. Administrative and support service activities	122,943	118,275	82,687	2,026	32	38,904	1,797
77 - Rental and leasing activities	3,654	4,433	2,936	142	-	1,242	160
78 - Employment activities	1,940	2,574	1,682	1	-	1,495	2
79 - Travel agency, tour operator, reservation service and related activities	32,518	25,799	31,410	807	-	5,479	414
80 - Security and investigation activities	4,371	4,898	1,993	174	-	1,899	27
81 - Services to buildings and landscape activities	3,329	3,538	2,893	132	32	521	255
82 - Office administrative, office support and other business support activities	77,133	77,034	41,774	770	-	28,268	939
N. Education	126,641	102,003	37,221	5,831	13	62,676	13,954
O. Human health and social work activities	81,627	93,036	27,714	3,589	-	33,240	13,301
86 - Human health activities	62,446	71,713	22,202	3,164	-	22,672	10,163
87 - Residential care activities	887	1,038	453	30	-	1,140	40
88 - Social work activities with and without accommodation	18,293	20,285	5,059	395	-	9,427	3,098
P. Arts, entertainment and recreation	2,573	2,728	1,324	16	0	3,637	424
Q. Other service activities	376,932	382,663	251,617	6,432	3,853	93,129	14,801
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	647,171	631,873	131,322	12,171	-	241,845	94,158
A. Private Trusts and Non-profit Organizations	462,948	446,916	67,127	10,866	-	167,743	63,148
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	184,223	184,957	64,196	1,305	-	74,102	31,010
VI. PERSONAL	11,608,649	13,120,625	6,449,371	56,947	942	6,419,441	201,870
A. Salaried persons	3,332,084	3,772,991	1,979,169	6,157	110	1,827,885	48,274
B. Self employed	5,142,979	5,854,585	2,958,966	44,682	750	2,686,183	80,615
C. Other Personal	3,133,586	3,493,049	1,511,237	6,108	82	1,905,373	72,981
VII. OTHER	6,250	7,122	5,095	2,691	-	2,239	300
Total	21,938,000	23,041,509	9,962,536	324,759	31,739	11,112,961	792,284

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-25 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
5,867	19,648	85	101	3	218	1	53,731	1,091,156
75	949	1	3	2	9	-	2,542	59,957
2,437	7,441	43	36	1	34	-	25,616	356,520
3,355	11,258	41	61	1	175	1	25,573	674,679
2,096	2,535	49	11	0	11	-	41,953	327,521
4	917	31	4	-	6	-	1,175	48,504
400	163	-	-	-	1	-	11,008	48,974
687	95	0	1	0	2	-	25,405	94,840
762	1,314	18	5	-	2	-	4,045	119,578
243	45	-	1	-	-	-	320	15,624
110	813	0	5	-	8	-	2,135	32,575
110	399	0	2	-	1	-	1,219	12,748
0	415	-	3	-	7	-	916	19,827
479	11,129	2	37	-	64	-	19,692	210,698
55	766	-	5	-	1	-	5,104	24,270
64	101	-	-	-	-	-	191	810
-	201	-	-	-	-	-	214	2,151
167	9,144	0	6	-	2	-	10,197	76,882
116	533	2	1	-	60	-	2,969	76,972
77	384	-	25	-	2	-	1,017	29,613
58	1,860	10	6	2	44	-	6,500	125,302
1,010	2,539	23	54	2	1,895	-	11,545	162,820
269	233	-	1	-	18	-	1,179	19,765
7	80	-	-	-	7	-	489	9,525
13	585	1	-	-	0	-	2,809	31,473
21	63	-	-	-	-	-	1,294	5,249
-	266	-	3	-	4	-	841	14,716
699	1,261	22	51	2	1,867	-	4,870	80,156
-	52	-	-	-	-	-	64	1,935
11,345	3,623	6	24	1	78	1	16,874	140,523
-	110	-	-	-	2	-	272	4,592
-	159	-	-	-	-	-	161	3,340
27	417	5	16	1	58	0	937	38,633
-	56	-	-	-	-	-	83	4,149
1	31	-	-	-	-	-	286	3,864
11,318	2,850	2	8	-	18	0	15,135	85,947
2,992	5,521	3	118	-	61	1	22,649	128,390
13,890	12,054	46	143	-	324	2	39,759	104,302
11,131	9,750	23	121	-	2	2	31,191	79,229
3	10	-	-	-	-	-	52	1,675
2,757	2,294	23	21	-	322	-	8,515	23,397
1	184	-	-	-	-	-	609	5,586
1,602	9,377	40	33	1	99	0	25,953	380,984
21,937	135,402	48	5,011	2	2,106	-	258,664	644,002
17,792	98,609	36	4,154	2	1,829	-	185,570	431,306
4,145	36,793	11	857	-	277	-	73,094	212,697
80,008	468,182	3,741	34,595	497	52,736	265	841,894	13,768,594
13,519	102,431	759	2,828	73	10,369	93	178,346	3,991,666
36,251	194,048	1,331	26,792	156	14,658	84	353,934	6,044,514
30,239	171,704	1,650	4,975	268	27,709	89	309,614	3,732,413
-	382	-	0	-	-	1	682	10,707
374,820	1,523,042	4,558	78,044	530	102,684	291	2,876,254	24,308,249

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 P				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
1. FOREIGN CONSTITUENTS	13,518	21,146	12,976	-	-	3,701	-
1) Official	5,765	7,555	1,454	-	-	3,495	-
2) Business	7,553	13,390	11,520	-	-	30	-
3) Personal	200	200	2	-	-	176	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	649,154	793,496	159,179	-	-	426,866	228,811
I. GOVERNMENT	0	231	-	-	-	70	-
A. Federal Government	0	231	-	-	-	70	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5	7	5	-	-	2	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	4	5	5	-	-	-	-
Manufacturing	1	1	0	-	-	2	-
Mining and Quarrying	0	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	-	0	-	-	-	-	-
Others	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	393	480	80	-	-	141	-
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	238	358	43	-	-	131	-
MFIs and DFIs	60	121	37	-	-	10	-
Stock Exchange & Brokerage Houses	94	1	1	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	646,667	790,191	158,560	-	-	425,086	228,635
A. Agriculture, forestry and fishing	484	3,017	1,446	-	-	300	-
1. Crop and animal production, hunting and related service activities	484	3,017	1,446	-	-	300	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	0	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	0	0	0	-	-	-	-
Growing of other fruits, vegetables and crops	322	2,685	1,434	-	-	66	-
Raising of livestock and other related activities	42	14	2	-	-	-	-
Other agricultural support activities	119	318	10	-	-	234	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	68,713	90,401	17,124	-	-	13,841	45,497
05 - Mining of coal and lignite	64,065	89,177	16,784	-	-	13,507	45,497
06 - Extraction of crude petroleum and natural gas	4,337	363	180	-	-	114	-
07 - Mining of metal ores	189	261	18	-	-	185	-
08-Other mining and quarrying	122	599	142	-	-	35	-
09 - Mining support service activities	0	0	0	-	-	-	-
C. Manufacturing	133,352	108,402	16,943	-	-	39,057	16,363
10 - Manufacture of food products	16,347	5,251	1,999	-	-	3,275	-
11 - Manufacture of beverages	28,949	30,777	4,404	-	-	5,815	-
12 - Manufacture of tobacco products	4,251	3,776	323	-	-	1,601	-
13 - Manufacture of textiles	309	287	286	-	-	1	-
Preparation and spinning of textile fibres	303	283	282	-	-	0	-
Weaving of textiles	0	0	0	-	-	-	-
Finishing of textiles	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	0	0	-	-	-	-
Manufacture of made-up textile articles, except apparel	0	0	0	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	5	4	3	-	-	0	-
14 - Manufacture of wearing apparel	118	96	130	-	-	1	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-25 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
32	-	-	-	-	-	-	32	16,709
32	-	-	-	-	-	-	32	4,981
-	-	-	-	-	-	-	-	11,550
-	-	-	-	-	-	-	-	178
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	228,811	814,857
-	-	-	-	-	-	-	-	70
-	-	-	-	-	-	-	-	70
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	221
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	173
-	-	-	-	-	-	-	-	47
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	228,635	812,281
-	-	-	-	-	-	-	-	1,746
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1,746
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1,500
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	245
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	45,497	76,462
-	-	-	-	-	-	-	45,497	75,788
-	-	-	-	-	-	-	-	294
-	-	-	-	-	-	-	-	203
-	-	-	-	-	-	-	-	177
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	16,363	72,362
-	-	-	-	-	-	-	-	5,274
-	-	-	-	-	-	-	-	10,219
-	-	-	-	-	-	-	-	1,924
-	-	-	-	-	-	-	-	286
-	-	-	-	-	-	-	-	282
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	132
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 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	153	415	154	-	-	518	-
18 - Printing and reproduction of recorded media	505	229	29	-	-	-	225
Printing and other service activities related to printing	0	1	0	-	-	-	-
Reproduction of recorded media	504	228	29	-	-	-	225
19 - Manufacture of coke and refined petroleum products	383	318	188	-	-	-	151
20 - Manufacture of chemicals and chemical products	49,443	20,225	3,333	-	-	4,081	6,211
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	14,106	26,404	3,936	-	-	16,534	6,267
22 - Manufacture of rubber and plastics products	2	3	4	-	-	0	-
23 - Manufacture of other non-metallic mineral products	59	13	9	-	-	1	-
24 - Manufacture of basic metals	19	24	17	-	-	1	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	-	-
26 - Manufacture of computer, electronic and optical products	1,058	2,051	669	-	-	54	1,400
27 - Manufacture of electrical equipment	10,963	8,916	645	-	-	1,251	1,300
28 - Manufacture of machinery and equipment	1,783	3,175	647	-	-	1,363	808
29 - Manufacture of motor vehicles, trailers and semi-trailers	364	13	20	-	-	8	-
30 - Manufacture of other transport equipment	283	370	94	-	-	246	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32 - Other manufacturing	4,257	6,060	55	-	-	4,307	-
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	76	365	55	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	4,182	5,694	1	-	-	4,307	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	247,616	382,007	79,064	-	-	294,581	84,581
Electric power generation, transmission and distribution	246,537	377,764	79,060	-	-	293,298	84,581
a) Hydal	14,614	18,418	6,537	-	-	8,474	4,800
b) Thermal	1	2	7	-	-	1	-
c) Coal Based	166,449	272,785	24,609	-	-	277,252	53,197
d) Wind	10,471	14,173	3,591	-	-	2,232	4,584
e) Solar	3,923	6,415	161	-	-	1,841	-
f) Other	51,080	65,972	44,155	-	-	3,498	22,000
Manufacture of gas; distribution of gaseous fuels through mains	1,079	4,242	4	-	-	1,282	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	4	1	0	-	-	0	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	2	0	-	-	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	2	1	0	-	-	0	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-
F. Construction	18,515	21,254	2,728	-	-	8,932	8,290
41 - Construction of buildings	3,789	3,127	434	-	-	1,589	-
42 - Civil engineering	14,725	18,126	2,294	-	-	7,343	8,290
43 - Specialized construction activities	0	0	-	-	-	0	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-25 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
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	672
-	-	-	-	-	-	-	-	254
-	-	-	-	-	-	-	225	0
-	-	-	-	-	-	-	225	254
-	-	-	-	-	-	-	151	339
-	-	-	-	-	-	-	6,211	13,625
-	-	-	-	-	-	-	6,267	26,737
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	10
-	-	-	-	-	-	-	-	18
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	1,400	2,123
-	-	-	-	-	-	-	1,300	3,196
-	-	-	-	-	-	-	808	2,819
-	-	-	-	-	-	-	-	28
-	-	-	-	-	-	-	-	340
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4,362
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	55
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4,307
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	84,581	458,226
-	-	-	-	-	-	-	84,581	456,939
-	-	-	-	-	-	-	4,800	19,811
-	-	-	-	-	-	-	-	8
-	-	-	-	-	-	-	53,197	355,059
-	-	-	-	-	-	-	4,584	10,407
-	-	-	-	-	-	-	-	2,002
-	-	-	-	-	-	-	22,000	69,653
-	-	-	-	-	-	-	-	1,286
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	8,290	19,949
-	-	-	-	-	-	-	-	2,023
-	-	-	-	-	-	-	8,290	17,926
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Category of Deposit Holder	Foreign						
	Mar-24	Dec-24	Mar-25 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	32,543	24,493	1,946	-	-	16,147	12,357
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	26,848	23,513	1,289	-	-	16,147	12,108
47 - Retail trade, except of motor vehicles and motorcycles	5,695	980	657	-	-	0	249
H. Transportation and storage	71,428	74,959	20,523	-	-	29,418	24,150
49 - Land transport and transport via pipelines	2,192	1,721	822	-	-	2,488	-
50 - Water transport	14,707	13,664	19	-	-	9,162	13,000
51 - Air transport	31,612	32,119	19,510	-	-	3,253	1,500
52 - Warehousing and support activities for transportation	22,574	27,384	169	-	-	14,511	9,650
53 - Courier activities other than national post activities	343	71	3	-	-	5	-
I. Accommodation and food service activities	1,792	10,599	67	-	-	3,144	700
55 - Accommodation	0	0	0	-	-	0	-
56 - Food and beverage service activities	1,792	10,598	67	-	-	3,144	700
J. Information and communication	48,733	47,474	15,205	-	-	16,216	17,900
58 - Publishing activities	5,070	7,462	5,575	-	-	14	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	41,395	37,359	7,043	-	-	16,173	17,900
62 - Computer programming, consultancy and related activities	2,071	2,301	2,293	-	-	28	-
63 - Information service activities	196	353	293	-	-	1	-
K. Real estate activities	0	0	-	-	-	1	-
L. Professional, scientific and technical activities	8,265	14,479	3,169	-	-	3,387	4,550
69 - Legal and accounting activities	0	0	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	2,235	7,312	1,830	-	-	-	4,550
71 - Architectural and engineering activities; technical testing and analysis	4,398	5,329	536	-	-	2,473	-
72 - Scientific research and development	71	23	18	-	-	15	-
73 - Advertising and market research	302	596	223	-	-	249	-
74 - Other professional, scientific and technical activities	1,259	1,218	561	-	-	651	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	45	46	51	-	-	42	-
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	43	36	20	-	-	42	-
79 - Travel agency, tour operator, reservation service and related activities	0	2	3	-	-	-	-
80 - Security and investigation activities	1	7	27	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	0	1	0	-	-	-	-
N. Education	0	3	11	-	-	0	-
O. Human health and social work activities	822	464	228	-	-	-	-
86 - Human health activities	822	464	228	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	14,355	12,593	55	-	-	22	14,247
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	810	915	178	-	-	784	115
A. Private Trusts and Non-profit Organizations	750	839	90	-	-	784	115
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	60	76	88	-	-	-	-
VI. PERSONAL	1,070	1,520	339	-	-	554	61
A. Salaried persons	813	1,329	329	-	-	434	-
B. Self employed	106	94	7	-	-	35	50
C. Other Personal	150	97	2	-	-	84	11
VII. OTHER	210	152	17	-	-	230	-
Total	662,672	814,642	172,156	-	-	430,567	228,811

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-25 P								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	12,357	30,450
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	12,108	29,544
-	-	-	-	-	-	-	249	906
-	-	-	-	-	-	-	24,150	74,091
-	-	-	-	-	-	-	-	3,310
-	-	-	-	-	-	-	13,000	22,181
-	-	-	-	-	-	-	1,500	24,262
-	-	-	-	-	-	-	9,650	24,330
-	-	-	-	-	-	-	-	8
-	-	-	-	-	-	-	700	3,911
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	700	3,911
-	-	-	-	-	-	-	17,900	49,321
-	-	-	-	-	-	-	-	5,589
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	17,900	41,116
-	-	-	-	-	-	-	-	2,321
-	-	-	-	-	-	-	-	295
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	4,550	11,106
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	4,550	6,380
-	-	-	-	-	-	-	-	3,009
-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	471
-	-	-	-	-	-	-	-	1,213
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	93
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	63
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	27
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	228
-	-	-	-	-	-	-	-	228
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	14,247	14,324
-	-	-	-	-	-	-	115	1,077
-	-	-	-	-	-	-	115	989
-	-	-	-	-	-	-	-	88
-	-	-	-	-	-	-	61	954
-	-	-	-	-	-	-	-	764
-	-	-	-	-	-	-	50	93
-	-	-	-	-	-	-	11	97
-	-	-	-	-	-	-	-	247
32	-	-	-	-	-	-	228,842	831,565

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1,111,343	780,934	1,125,375	888,649	1,116,745	953,539
1) Official	171,548	122,800	64,281	89,741	66,606	95,636
2) Business	39,403	154,497	23,728	163,435	26,781	192,854
3) Personal	900,378	503,513	1,037,352	635,339	1,023,352	664,913
4) Trust Funds and Non Profit Organizations	14	124	14	134	6	136
2. DOMESTIC CONSTITUENTS	102,589,772	26,853,197	103,936,400	28,926,304	165,801,845	30,109,820
I. GOVERNMENT	535,098	3,912,060	513,348	4,296,510	505,093	4,547,589
A. Federal Government	119,586	2,409,189	84,928	2,581,116	80,714	2,681,845
B. Provincial Governments	380,265	1,325,020	391,115	1,506,660	388,352	1,628,938
C. Local Bodies	35,247	177,851	37,305	208,734	36,027	236,806
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	23,431	1,615,222	19,873	1,395,629	18,821	1,489,373
Agriculture, hunting and forestry	49	1,520	41	1,308	41	1,013
Services	1,182	50,999	1,263	48,235	849	41,135
Utilities	12,077	625,098	8,758	505,343	7,988	593,088
Transport, storage and communications	5,589	126,068	5,182	95,226	5,009	83,599
Manufacturing	2,151	331,232	2,310	207,242	2,484	191,926
Mining and Quarrying	502	296,027	566	312,972	469	316,771
Construction	161	22,690	164	45,848	150	42,266
Commerce and Trade	688	49,756	445	41,367	412	37,946
Others	1,032	111,833	1,144	138,088	1,419	181,630
III. NON-BANK FINANCIAL INSTITUTIONS	129,074	1,213,733	71,402	1,073,314	74,265	1,096,680
Mutual Funds and AMCs	7,372	661,713	4,375	615,366	4,548	462,848
Insurance & Pension Funds	83,594	204,182	17,828	146,317	17,384	287,779
MFIs and DFIs	2,448	34,565	11,215	31,328	11,100	50,222
Stock Exchange & Brokerage Houses	9,332	53,324	7,380	127,679	8,505	137,937
Modarabas	548	4,723	521	6,167	482	6,008
Other NBFIs	25,780	255,226	30,083	146,457	32,246	151,886
IV. PRIVATE SECTOR (BUSINESS)	9,652,752	6,161,597	6,565,198	6,423,255	6,862,732	6,618,614
A. Agriculture, forestry and fishing	1,904,505	199,827	1,774,243	225,806	1,851,802	239,309
1. Crop and animal production, hunting and related service activities	1,900,431	192,317	1,769,963	218,346	1,847,476	232,804
Growing of Wheat, Rice, Sugar Cane & Cotton	1,097,789	104,936	1,000,168	111,515	1,034,991	110,072
Growing of tropical, subtropical, pome and stone fruits & vegetables	131,767	7,669	127,663	15,479	130,487	17,006
Growing of other fruits, vegetables and crops	406,175	31,699	374,642	33,283	400,911	33,806
Raising of livestock and other related activities	203,877	36,530	213,723	44,586	222,806	54,062
Other agricultural support activities	60,643	11,393	53,574	13,332	58,072	17,732
Hunting, trapping and related service activities	180	90	193	151	209	127
02 - Forestry and logging	737	529	734	828	737	715
03 - Fishing and aquaculture	3,337	6,981	3,546	6,631	3,589	5,790
B. Mining and quarrying	633,603	242,004	20,639	289,669	21,364	292,274
05 - Mining of coal and lignite	544,705	81,971	5,534	110,999	5,285	104,479
06 - Extraction of crude petroleum and natural gas	75,386	133,001	7,832	137,138	8,424	154,791
07 - Mining of metal ores	1,173	3,644	1,235	14,225	1,275	4,305
08-Other mining and quarrying	11,318	22,533	5,046	26,261	5,385	27,353
09 - Mining support service activities	1,021	855	992	1,046	995	1,346
C. Manufacturing	1,030,341	1,685,852	522,348	1,626,517	555,577	1,564,523
10 - Manufacture of food products	233,466	285,549	130,188	321,573	130,341	290,693
11 - Manufacture of beverages	10,498	60,164	3,941	52,550	20,524	45,440
12 - Manufacture of tobacco products	433	29,036	670	36,640	746	35,278
13 - Manufacture of textiles	126,494	230,981	70,117	214,856	72,345	221,899
Preparation and spinning of textile fibres	43,179	66,082	20,597	66,456	20,988	66,148
Weaving of textiles	20,602	26,786	10,246	24,405	10,231	24,867
Finishing of textiles	10,848	24,393	8,637	21,447	10,326	21,037
Manufacture of knitted and crocheted fabrics	3,553	16,640	3,720	17,019	3,886	15,033
Manufacture of made-up textile articles, except apparel	24,771	35,356	10,172	32,329	10,051	32,041
Manufacture of carpets and rugs	2,039	1,705	904	2,083	928	1,906
Manufacture of other textiles n.e.c.	21,502	60,019	15,841	51,117	15,935	60,867
14 - Manufacture of wearing apparel	31,264	70,609	23,397	60,025	24,667	64,043
15 - Manufacture of leather and related products	19,076	25,084	12,965	22,325	13,351	24,086

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	3,257	6,589	3,037	5,145	3,097	5,385
Manufacture of luggage, handbags and the like, saddlery and harness	1,644	4,032	1,704	2,994	1,738	3,193
Manufacture of footwear	14,175	14,463	8,224	14,186	8,516	15,508
a. Leather wear	12,527	12,085	6,338	11,842	6,425	12,644
b. Rubber and Plastic wear	1,648	2,379	1,886	2,344	2,091	2,864
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	5,877	3,407	4,673	3,914	4,942	3,619
17 - Manufacture of paper and paper products	9,661	8,801	6,157	10,095	6,395	10,097
18 - Printing and reproduction of recorded media	17,421	21,472	18,118	19,613	18,841	20,886
Printing and other service activities related to printing	16,658	20,207	17,355	18,840	18,039	19,520
Reproduction of recorded media	763	1,265	763	774	802	1,366
19 - Manufacture of coke and refined petroleum products	26,876	169,226	7,659	170,821	9,705	176,638
20 - Manufacture of chemicals and chemical products	166,918	193,076	38,124	152,597	38,742	122,761
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	25,420	57,534	12,596	78,656	12,938	79,149
22 - Manufacture of rubber and plastics products	24,358	24,268	18,624	29,702	19,300	26,708
23 - Manufacture of other non-metallic mineral products	19,566	30,989	11,791	40,227	12,178	35,708
24 - Manufacture of basic metals	36,088	43,942	22,047	47,085	22,945	46,803
25 - Manufacture of fabricated metal products, except machinery and equipment	7,514	12,096	6,200	15,540	6,300	9,064
26 - Manufacture of computer, electronic and optical products	16,727	28,042	8,098	27,200	8,594	27,510
27 - Manufacture of electrical equipment	34,439	57,343	18,560	54,598	19,315	55,777
28 - Manufacture of machinery and equipment	18,193	55,502	14,643	24,100	15,243	24,129
29 - Manufacture of motor vehicles, trailers and semi-trailers	55,627	118,484	11,888	77,538	13,333	88,608
30 - Manufacture of other transport equipment	7,653	13,422	3,217	14,145	3,468	13,654
31 - Manufacture of furniture	7,233	3,745	6,160	3,421	6,445	3,995
32 - Other manufacturing	125,239	138,353	67,525	144,534	69,689	132,089
Manufacture of jewellery and related articles	6,634	3,418	6,894	4,509	7,050	4,219
Manufacture of imitation jewellery and related articles	562	243	652	352	633	309
Manufacture of musical instruments	1,326	4,010	1,271	3,604	1,391	2,797
Manufacture of sports goods	13,506	37,722	15,235	40,240	15,770	39,562
Manufacture of games and toys	197	125	182	197	189	222
Manufacture of medical and dental instruments and supplies	7,300	13,028	6,445	12,582	6,379	13,331
Manufacture of Handicrafts	941	1,252	1,032	738	1,106	852
Other manufacturing n.e.c.	95,442	79,515	35,814	82,313	37,171	70,797
33 - Repair and installation of machinery and equipment	4,300	4,727	4,990	4,760	5,230	5,887
D. Electricity, gas, steam and air conditioning supply	48,958	577,886	10,869	701,807	10,662	780,600
Electric power generation, transmission and distribution	39,990	514,358	7,505	663,308	7,486	755,695
a) Hydal	4,114	53,233	908	38,225	929	29,599
b) Thermal	586	15,272	518	9,835	562	71,212
c) Coal Based	285	173,971	297	281,900	299	360,168
d) Wind	230	20,178	537	17,024	516	19,793
e) Solar	1,503	13,387	2,100	16,894	2,258	12,045
f) Other	33,272	238,318	3,145	299,430	2,922	262,878
Manufacture of gas; distribution of gaseous fuels through mains	7,802	62,468	2,118	36,555	1,953	23,400
Steam and air conditioning supply	1,166	1,060	1,246	1,943	1,223	1,506
E. Water supply; sewerage, waste management and remediation activities	10,321	18,655	9,668	8,747	10,772	11,445
36 - Water collection, treatment and supply	3,582	1,186	2,322	1,338	2,368	1,801
37 - Sewerage	2,298	1,311	2,905	1,037	3,208	985
38 - Waste collection, treatment and disposal activities; materials recovery	3,900	15,120	3,901	5,864	4,639	8,235
39 - Remediation activities and other waste management services	541	1,038	540	507	557	424
F. Construction	939,404	401,398	243,597	395,666	246,607	422,116
41 - Construction of buildings	798,099	181,423	115,192	170,201	116,187	169,297
42 - Civil engineering	96,805	173,594	91,662	180,562	92,387	200,013
43 - Specialized construction activities	44,500	46,380	36,743	44,903	38,033	52,805

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	2,078,300	1,075,802	1,992,107	1,228,341	2,119,452	1,263,885
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	68,497	52,672	71,005	60,641	73,311	62,082
46 - Wholesale trade, except of motor vehicles and motorcycles	493,585	378,235	411,638	395,499	436,673	397,629
47 - Retail trade, except of motor vehicles and motorcycles	1,516,218	644,895	1,509,464	772,200	1,609,468	804,174
H. Transportation and storage	123,831	474,729	70,290	407,454	73,259	404,023
49 - Land transport and transport via pipelines	87,147	46,494	39,529	51,428	41,144	52,308
50 - Water transport	1,959	82,581	1,834	72,754	1,994	71,173
51 - Air transport	4,806	191,507	3,448	152,769	2,946	119,342
52 - Warehousing and support activities for transportation	25,456	140,686	22,981	120,576	24,743	145,420
53 - Courier activities other than national post activities	4,463	13,461	2,498	9,927	2,432	15,781
I. Accommodation and food service activities	152,119	32,354	39,247	45,861	41,024	37,576
55 - Accommodation	115,812	11,126	8,892	13,425	9,149	13,423
56 - Food and beverage service activities	36,307	21,228	30,355	32,435	31,875	24,153
J. Information and communication	115,755	253,251	104,733	270,554	74,668	270,805
58 - Publishing activities	12,545	22,893	10,302	28,196	11,241	30,718
59 - Motion picture, video and television programme production, sound recording and music publishing activities	5,572	1,419	1,713	1,567	1,726	1,350
60 - Programming and broadcasting activities	1,457	1,778	1,501	2,173	1,488	2,273
61 - Telecommunications	27,616	100,562	20,933	109,571	21,529	127,054
62 - Computer programming, consultancy and related activities	27,850	90,855	28,556	95,818	28,099	79,669
63 - Information service activities	42,123	36,272	41,728	33,228	10,585	29,740
K. Real estate activities	236,075	161,168	125,147	147,739	127,491	140,912
L. Professional, scientific and technical activities	215,669	131,087	69,889	166,186	73,225	179,776
69 - Legal and accounting activities	21,249	20,855	20,519	21,661	21,226	22,295
70 - Activities of head offices; management consultancy activities	5,777	15,822	5,828	14,979	5,846	16,810
71 - Architectural and engineering activities; technical testing and analysis	14,863	23,980	10,545	26,851	10,722	34,878
72 - Scientific research and development	2,811	9,070	2,635	6,165	2,593	5,492
73 - Advertising and market research	10,287	13,614	10,629	18,509	11,283	15,452
74 - Other professional, scientific and technical activities	159,390	46,332	17,659	76,051	19,434	82,752
75 - Veterinary activities	1,292	1,413	2,074	1,970	2,121	2,098
M. Administrative and support service activities	169,924	128,283	144,611	123,853	147,318	146,757
77 - Rental and leasing activities	7,991	4,031	7,996	4,843	8,145	5,006
78 - Employment activities	1,494	2,027	1,688	2,670	1,788	3,448
79 - Travel agency, tour operator, reservation service and related activities	41,771	34,167	40,223	27,646	42,687	40,678
80 - Security and investigation activities	5,063	4,497	2,251	5,021	2,290	4,363
81 - Services to buildings and landscape activities	5,675	5,008	5,641	5,197	6,057	5,745
82 - Office administrative, office support and other business support activities	107,930	78,554	86,812	78,475	86,351	87,518
N. Education	510,353	140,677	80,700	116,897	82,427	144,083
O. Human health and social work activities	66,657	88,767	30,970	101,417	31,412	111,024
86 - Human health activities	33,693	67,705	25,199	79,255	25,622	85,566
87 - Residential care activities	1,111	912	870	1,066	856	1,707
88 - Social work activities with and without accommodation	31,853	20,150	4,901	21,096	4,934	23,751
P. Arts, entertainment and recreation	3,692	2,772	4,038	2,962	3,993	5,829
Q. Other service activities	1,413,245	547,084	1,322,102	563,780	1,391,679	603,677
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	432,127	702,213	94,837	707,641	91,657	716,931
A. Private Trusts and Non-profit Organizations	317,751	500,546	38,717	501,306	38,031	476,363
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	114,376	201,666	56,120	206,334	53,626	240,568
VI. PERSONAL	91,655,241	13,176,989	96,556,917	14,959,998	158,216,765	15,592,399
A. Salaried persons	30,054,724	3,830,891	30,819,813	4,498,765	30,098,861	4,671,731
B. Self employed	24,239,286	5,478,701	25,288,820	6,167,065	23,896,190	6,367,399
C. Other Personal	37,361,231	3,867,398	40,448,284	4,294,168	104,221,714	4,553,269
VII. OTHER	162,049	71,383	114,825	69,958	32,512	48,235
Total	103,701,115	27,634,131	105,061,775	29,814,953	166,918,590	31,063,360

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	566,457	527,942	625,237	578,616	591,354	630,961
1) Official	6,763	27,989	5,586	29,510	5,077	28,756
2) Business	11,006	100,436	10,810	101,613	10,457	134,404
3) Personal	548,687	399,516	608,840	447,492	575,814	467,664
4) Trust Funds and Non Profit Organizations	1	0	1	1	6	136
2. DOMESTIC CONSTITUENTS	86,623,055	20,291,819	86,803,889	21,609,615	147,274,316	22,201,059
I. GOVERNMENT	479,789	3,600,935	450,520	3,981,333	446,588	4,158,850
A. Federal Government	105,426	2,210,279	67,525	2,418,667	68,094	2,475,692
B. Provincial Governments	346,339	1,239,940	353,641	1,386,961	350,186	1,489,681
C. Local Bodies	28,024	150,716	29,354	175,705	28,308	193,477
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	20,221	1,471,267	16,850	1,299,479	16,177	1,380,146
Agriculture, hunting and forestry	46	1,519	38	1,307	38	1,012
Services	1,083	42,841	1,176	36,282	762	26,635
Utilities	10,736	540,242	7,463	464,460	6,886	538,122
Transport, storage and communications	4,207	108,174	3,870	80,197	3,868	68,554
Manufacturing	1,984	318,475	2,181	192,494	2,358	184,431
Mining and Quarrying	423	287,938	523	309,074	428	313,593
Construction	151	21,407	155	45,151	141	41,529
Commerce and Trade	636	39,244	379	32,470	349	28,636
Others	955	111,425	1,065	138,044	1,347	177,634
III. NON-BANK FINANCIAL INSTITUTIONS	122,343	559,233	61,651	527,686	64,597	537,856
Mutual Funds and AMCs	5,511	223,995	2,068	243,685	2,181	145,977
Insurance & Pension Funds	81,706	183,323	15,813	100,856	15,336	199,383
MFIs and DFIs	2,343	31,932	11,101	28,815	10,987	46,643
Stock Exchange & Brokerage Houses	8,425	39,280	4,108	72,141	5,154	73,290
Modarabas	150	127	160	293	129	153
Other NBFIs	24,208	80,577	28,401	81,896	30,810	72,410
IV. PRIVATE SECTOR (BUSINESS)	6,746,378	4,343,122	4,310,462	4,462,941	4,413,845	4,493,483
A. Agriculture, forestry and fishing	1,738,637	144,465	1,596,092	150,478	1,655,479	149,145
1. Crop and animal production, hunting and related service activities	1,736,441	138,685	1,593,738	144,450	1,653,188	144,103
Growing of Wheat, Rice, Sugar Cane & Cotton	1,037,583	86,284	939,626	88,699	972,344	87,673
Growing of tropical, subtropical, pome and stone fruits & vegetables	110,548	2,967	107,337	3,146	109,022	3,536
Growing of other fruits, vegetables and crops	379,959	24,836	351,358	25,717	373,879	25,251
Raising of livestock and other related activities	162,412	18,189	155,362	19,571	155,576	20,460
Other agricultural support activities	45,818	6,350	39,922	7,196	42,227	7,126
Hunting, trapping and related service activities	121	58	133	121	140	57
02 - Forestry and logging	457	427	451	730	420	602
03 - Fishing and aquaculture	1,739	5,353	1,903	5,297	1,871	4,440
B. Mining and quarrying	625,313	210,305	15,297	258,017	15,604	259,339
05 - Mining of coal and lignite	540,413	80,081	4,138	109,017	3,767	102,582
06 - Extraction of crude petroleum and natural gas	74,196	115,613	6,623	120,447	7,146	136,956
07 - Mining of metal ores	759	1,880	780	13,226	767	2,982
08-Other mining and quarrying	9,457	12,020	3,254	14,442	3,408	15,634
09 - Mining support service activities	488	711	502	884	516	1,184
C. Manufacturing	756,698	1,192,590	321,989	1,155,109	340,723	1,064,379
10 - Manufacture of food products	202,456	206,480	100,449	229,533	98,604	195,275
11 - Manufacture of beverages	9,217	47,358	2,644	42,677	19,114	25,952
12 - Manufacture of tobacco products	364	28,632	604	35,706	676	34,795
13 - Manufacture of textiles	99,176	153,110	43,330	136,769	42,458	137,930
Preparation and spinning of textile fibres	35,950	52,143	15,055	51,882	14,916	51,708
Weaving of textiles	17,213	17,791	6,591	15,101	6,524	15,463
Finishing of textiles	8,434	18,461	5,875	14,173	5,704	12,176
Manufacture of knitted and crocheted fabrics	2,022	11,018	2,031	8,102	2,053	8,017
Manufacture of made-up textile articles, except apparel	20,509	25,983	5,673	21,757	5,393	20,467
Manufacture of carpets and rugs	1,722	1,468	580	1,641	589	1,593
Manufacture of other textiles n.e.c.	13,326	26,246	7,525	24,114	7,279	28,505
14 - Manufacture of wearing apparel	17,727	40,988	10,012	35,574	9,931	33,998
15 - Manufacture of leather and related products	12,089	13,018	5,417	11,591	5,386	11,959

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,821	4,452	1,513	3,535	1,527	3,782
Manufacture of luggage, handbags and the like, saddlery and harness	1,120	2,386	1,143	2,074	1,140	2,295
Manufacture of footwear	9,148	6,180	2,761	5,982	2,719	5,882
a. Leather wear	8,638	5,353	2,218	5,260	2,165	5,021
b. Rubber and Plastic wear	510	827	543	722	554	862
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,657	1,532	2,207	1,654	2,257	1,612
17 - Manufacture of paper and paper products	7,981	6,865	4,269	7,646	4,301	7,786
18 - Printing and reproduction of recorded media	8,699	9,562	8,664	9,672	8,737	9,285
Printing and other service activities related to printing	8,218	8,448	8,202	9,058	8,256	8,088
Reproduction of recorded media	481	1,115	462	614	481	1,197
19 - Manufacture of coke and refined petroleum products	25,985	140,696	6,471	138,783	8,437	134,020
20 - Manufacture of chemicals and chemical products	65,176	151,245	18,811	114,748	18,802	86,976
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	21,071	42,616	7,822	59,169	8,032	59,142
22 - Manufacture of rubber and plastics products	13,229	13,471	6,346	16,919	6,483	14,412
23 - Manufacture of other non-metallic mineral products	14,871	16,824	6,516	27,852	6,532	22,451
24 - Manufacture of basic metals	27,891	28,262	13,025	31,096	13,409	30,311
25 - Manufacture of fabricated metal products, except machinery and equipment	5,142	7,951	3,573	10,560	3,530	5,329
26 - Manufacture of computer, electronic and optical products	12,773	19,354	3,541	18,785	3,557	18,733
27 - Manufacture of electrical equipment	25,081	44,278	11,689	41,425	11,733	42,166
28 - Manufacture of machinery and equipment	11,594	12,883	7,410	14,647	7,330	14,572
29 - Manufacture of motor vehicles, trailers and semi-trailers	51,623	91,274	7,567	45,547	8,809	62,012
30 - Manufacture of other transport equipment	6,399	9,115	1,989	9,698	2,159	9,898
31 - Manufacture of furniture	4,583	1,705	3,174	1,855	3,178	2,111
32 - Other manufacturing	106,893	102,028	43,187	109,933	43,906	99,089
Manufacture of jewellery and related articles	3,714	2,423	3,506	2,855	3,482	2,523
Manufacture of imitation jewellery and related articles	357	153	387	170	365	129
Manufacture of musical instruments	692	2,999	650	2,759	650	1,935
Manufacture of sports goods	7,360	26,003	8,262	27,942	8,449	28,574
Manufacture of games and toys	145	106	124	169	122	172
Manufacture of medical and dental instruments and supplies	5,983	11,095	4,937	10,354	4,742	10,944
Manufacture of Handicrafts	455	656	459	417	455	421
Other manufacturing n.e.c.	88,187	58,593	24,862	65,266	25,641	54,391
33 - Repair and installation of machinery and equipment	3,021	3,343	3,272	3,269	3,362	4,567
D. Electricity, gas, steam and air conditioning supply	45,861	522,422	7,688	651,189	7,153	730,082
Electric power generation, transmission and distribution	37,862	463,246	5,159	617,443	4,864	707,448
a) Hydal	3,706	46,673	501	37,183	489	28,666
b) Thermal	509	6,931	438	6,666	468	65,785
c) Coal Based	154	170,202	161	278,338	161	357,071
d) Wind	212	19,590	519	16,529	491	19,418
e) Solar	922	10,547	1,312	14,023	1,331	8,368
f) Other	32,359	209,302	2,228	264,704	1,924	228,140
Manufacture of gas; distribution of gaseous fuels through mains	7,002	58,378	1,466	32,516	1,258	21,634
Steam and air conditioning supply	997	799	1,063	1,230	1,031	1,000
E. Water supply; sewerage, waste management and remediation activities	4,073	8,724	2,658	4,435	3,206	5,700
36 - Water collection, treatment and supply	2,526	581	1,137	662	1,103	735
37 - Sewerage	219	168	183	307	182	338
38 - Waste collection, treatment and disposal activities; materials recovery	1,090	7,772	1,097	3,335	1,677	4,535
39 - Remediation activities and other waste management services	238	203	241	131	244	93
F. Construction	212,705	302,175	148,503	294,225	154,975	308,647
41 - Construction of buildings	117,152	120,155	72,218	110,240	71,446	104,862
42 - Civil engineering	61,705	143,375	57,059	145,091	56,169	159,338
43 - Specialized construction activities	33,848	38,646	19,226	38,894	27,360	44,447

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,106,276	577,402	890,242	637,266	924,881	627,147
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	35,872	34,480	34,439	38,168	35,380	37,661
46 - Wholesale trade, except of motor vehicles and motorcycles	385,848	300,936	287,965	307,817	307,655	310,228
47 - Retail trade, except of motor vehicles and motorcycles	684,556	241,986	567,838	291,280	581,846	279,257
H. Transportation and storage	91,085	388,998	34,224	324,137	34,804	307,782
49 - Land transport and transport via pipelines	68,740	30,490	19,488	34,216	20,058	33,727
50 - Water transport	1,091	74,867	986	66,115	1,082	62,923
51 - Air transport	2,954	183,746	1,237	128,903	1,243	111,127
52 - Warehousing and support activities for transportation	14,844	93,157	11,139	89,727	11,132	90,809
53 - Courier activities other than national post activities	3,456	6,737	1,374	5,176	1,289	9,197
I. Accommodation and food service activities	132,470	18,431	16,504	31,281	16,877	23,319
55 - Accommodation	111,075	7,474	4,031	8,710	4,085	8,692
56 - Food and beverage service activities	21,395	10,957	12,473	22,571	12,792	14,627
J. Information and communication	82,725	190,084	66,571	189,286	34,184	186,752
58 - Publishing activities	7,896	17,653	4,991	18,519	4,957	16,167
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4,809	1,037	993	1,197	975	961
60 - Programming and broadcasting activities	1,170	1,258	1,188	1,661	1,178	1,836
61 - Telecommunications	17,801	83,493	9,427	90,299	9,495	101,368
62 - Computer programming, consultancy and related activities	14,345	57,199	12,757	54,009	11,674	47,023
63 - Information service activities	36,704	29,443	37,215	23,600	5,905	19,398
K. Real estate activities	90,896	77,810	42,834	67,197	42,414	53,399
L. Professional, scientific and technical activities	171,754	93,928	40,992	105,493	41,864	105,788
69 - Legal and accounting activities	10,409	9,407	10,963	10,465	11,074	9,911
70 - Activities of head offices; management consultancy activities	5,050	14,323	4,967	13,230	4,967	14,771
71 - Architectural and engineering activities; technical testing and analysis	9,727	16,204	5,032	18,644	4,847	14,942
72 - Scientific research and development	1,207	2,656	1,107	2,272	1,104	2,319
73 - Advertising and market research	4,974	10,449	5,002	14,390	4,635	11,043
74 - Other professional, scientific and technical activities	139,630	39,957	13,112	45,179	14,408	51,554
75 - Veterinary activities	757	932	809	1,315	829	1,248
M. Administrative and support service activities	96,792	75,840	81,758	77,939	80,691	94,509
77 - Rental and leasing activities	3,629	1,492	3,107	1,756	3,094	1,914
78 - Employment activities	1,149	1,377	1,271	1,525	1,351	1,883
79 - Travel agency, tour operator, reservation service and related activities	24,294	19,805	22,594	16,180	23,898	25,067
80 - Security and investigation activities	4,087	2,590	1,333	3,173	1,332	2,395
81. Services to buildings and landscape activities	4,329	3,650	4,122	3,949	4,356	4,493
82 - Office administrative, office support and other business support activities	59,304	46,926	49,331	51,356	46,660	58,758
N. Education	447,689	104,654	48,182	87,213	46,791	108,999
O. Human health and social work activities	40,301	58,464	15,566	67,642	15,487	73,003
86 - Human health activities	20,294	44,859	11,220	50,711	11,250	55,951
87 - Residential care activities	660	341	372	401	378	1,311
88. Social work activities with and without accommodation	19,347	13,264	3,974	16,530	3,859	15,741
P. Arts, entertainment and recreation	2,343	2,051	2,399	1,887	2,356	1,606
Q. Other service activities	1,100,760	374,779	978,963	360,148	996,356	393,887
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	409,413	402,566	73,393	410,648	70,122	404,036
A. Private Trusts and Non-profit Organizations	306,976	265,391	28,692	259,881	28,179	247,049
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	102,437	137,175	44,701	150,767	41,943	156,988
VI. PERSONAL	78,693,077	9,853,689	81,788,514	10,872,655	142,245,626	11,195,038
A. Salaried persons	24,128,004	2,926,802	24,535,192	3,378,770	23,388,469	3,438,217
B. Self employed	19,854,947	3,980,163	20,159,100	4,332,959	18,545,860	4,451,363
C. Other Personal	34,710,126	2,946,725	37,094,222	3,160,926	100,311,297	3,305,458
VII. OTHER	151,834	61,007	102,499	54,874	17,361	31,649
Total	87,189,512	20,819,761	87,429,126	22,188,232	147,865,670	22,832,020

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	544,886	252,993	500,138	310,033	525,391	322,578
1) Official	164,785	94,811	58,695	60,232	61,529	66,880
2) Business	28,397	54,060	12,918	61,822	16,324	58,450
3) Personal	351,691	103,997	428,512	187,847	447,538	197,249
4) Trust Funds and Non Profit Organizations	13	124	13	132	-	-
2. DOMESTIC CONSTITUENTS	15,966,717	6,561,378	17,132,511	7,316,689	18,527,529	7,908,762
I. GOVERNMENT	55,309	311,125	62,828	315,177	58,505	388,739
A. Federal Government	14,160	198,910	17,403	162,449	12,620	206,152
B. Provincial Governments	33,926	85,080	37,474	119,699	38,166	139,258
C. Local Bodies	7,223	27,135	7,951	33,029	7,719	43,329
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,210	143,955	3,023	96,150	2,644	109,227
Agriculture, hunting and forestry	3	1	3	1	3	1
Services	99	8,157	87	11,953	87	14,500
Utilities	1,341	84,856	1,295	40,883	1,102	54,966
Transport, storage and communications	1,382	17,895	1,312	15,029	1,141	15,045
Manufacturing	167	12,757	129	14,748	126	7,495
Mining and Quarrying	79	8,088	43	3,898	41	3,178
Construction	10	1,283	9	697	9	737
Commerce and Trade	52	10,511	66	8,897	63	9,310
Others	77	408	79	44	72	3,996
III. NON-BANK FINANCIAL INSTITUTIONS	6,731	654,499	9,751	545,627	9,668	558,824
Mutual Funds and AMCs	1,861	437,718	2,307	371,681	2,367	316,870
Insurance & Pension Funds	1,888	52,259	2,015	45,461	2,048	88,396
MFIs and DFIs	105	2,633	114	2,512	113	3,578
Stock Exchange & Brokerage Houses	907	14,044	3,272	55,538	3,351	64,647
Modarabas	398	4,596	361	5,875	353	5,855
Other NBFIs	1,572	143,250	1,682	64,560	1,436	79,476
IV. PRIVATE SECTOR (BUSINESS)	2,906,374	1,818,474	2,254,736	1,960,314	2,448,887	2,125,131
A. Agriculture, forestry and fishing	165,868	55,362	178,151	75,328	196,323	90,164
1. Crop and animal production, hunting and related service activities	163,990	53,632	176,225	73,896	194,288	88,701
Growing of Wheat, Rice, Sugar Cane & Cotton	60,206	18,652	60,542	22,815	62,647	22,399
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,219	4,702	20,326	12,333	21,465	13,469
Growing of other fruits, vegetables and crops	26,216	6,862	23,284	7,565	27,032	8,554
Raising of livestock and other related activities	41,465	18,341	58,361	25,015	67,230	33,603
Other agricultural support activities	14,825	5,043	13,652	6,136	15,845	10,606
Hunting, trapping and related service activities	59	32	60	31	69	69
02 - Forestry and logging	280	102	283	98	317	113
03 - Fishing and aquaculture	1,598	1,628	1,643	1,334	1,718	1,350
B. Mining and quarrying	8,290	31,699	5,342	31,653	5,760	32,935
05 - Mining of coal and lignite	4,292	1,890	1,396	1,982	1,518	1,896
06 - Extraction of crude petroleum and natural gas	1,190	17,388	1,209	16,691	1,278	17,835
07 - Mining of metal ores	414	1,763	455	999	508	1,323
08-Other mining and quarrying	1,861	10,513	1,792	11,818	1,977	11,719
09 - Mining support service activities	533	145	490	162	479	161
C. Manufacturing	273,643	493,262	200,359	471,408	214,854	500,144
10 - Manufacture of food products	31,010	79,068	29,739	92,040	31,737	95,418
11 - Manufacture of beverages	1,281	12,806	1,297	9,873	1,410	19,487
12 - Manufacture of tobacco products	69	404	66	934	70	484
13 - Manufacture of textiles	27,318	77,871	26,787	78,087	29,887	83,969
Preparation and spinning of textile fibres	7,229	13,939	5,542	14,575	6,072	14,440
Weaving of textiles	3,389	8,995	3,655	9,304	3,707	9,404
Finishing of textiles	2,414	5,932	2,762	7,274	4,622	8,861
Manufacture of knitted and crocheted fabrics	1,531	5,622	1,689	8,917	1,833	7,017
Manufacture of made-up textile articles, except apparel	4,262	9,373	4,499	10,573	4,658	11,573
Manufacture of carpets and rugs	317	237	324	442	339	312
Manufacture of other textiles n.e.c.	8,176	33,773	8,316	27,003	8,656	32,362
14 - Manufacture of wearing apparel	13,537	29,622	13,385	24,451	14,736	30,045
15 - Manufacture of leather and related products	6,987	12,066	7,548	10,734	7,965	12,126

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,436	2,137	1,524	1,610	1,570	1,603
Manufacture of luggage, handbags and the like, saddlery and harness	524	1,646	561	919	598	898
Manufacture of footwear	5,027	8,284	5,463	8,204	5,797	9,626
a. Leather wear	3,889	6,732	4,120	6,582	4,260	7,623
b. Rubber and Plastic wear	1,138	1,552	1,343	1,622	1,537	2,003
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,220	1,874	2,466	2,260	2,685	2,006
17 - Manufacture of paper and paper products	1,680	1,936	1,888	2,450	2,094	2,312
18 - Printing and reproduction of recorded media	8,722	11,910	9,454	9,941	10,104	11,601
Printing and other service activities related to printing	8,440	11,760	9,153	9,781	9,783	11,432
Reproduction of recorded media	282	150	301	160	321	169
19 - Manufacture of coke and refined petroleum products	891	28,530	1,188	32,038	1,268	42,618
20 - Manufacture of chemicals and chemical products	101,742	41,831	19,313	37,849	19,940	35,785
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,349	14,918	4,774	19,487	4,906	20,007
22 - Manufacture of rubber and plastics products	11,129	10,797	12,278	12,784	12,817	12,297
23 - Manufacture of other non-metallic mineral products	4,695	14,165	5,275	12,376	5,646	13,257
24 - Manufacture of basic metals	8,197	15,680	9,022	15,990	9,536	16,492
25. Manufacture of fabricated metal products, except machinery and equipment	2,372	4,145	2,627	4,980	2,770	3,735
26 - Manufacture of computer, electronic and optical products	3,954	8,688	4,557	8,415	5,037	8,778
27 - Manufacture of electrical equipment	9,358	13,065	6,871	13,172	7,582	13,611
28 - Manufacture of machinery and equipment	6,599	42,620	7,233	9,453	7,913	9,558
29 - Manufacture of motor vehicles, trailers and semi-trailers	4,004	27,210	4,321	31,991	4,524	26,596
30 - Manufacture of other transport equipment	1,254	4,307	1,228	4,448	1,309	3,756
31 - Manufacture of furniture	2,650	2,040	2,986	1,566	3,267	1,884
32. Other manufacturing	18,346	36,324	24,338	34,601	25,783	33,000
Manufacture of jewellery and related articles	2,920	995	3,388	1,653	3,568	1,697
Manufacture of imitation jewellery and related articles	205	90	265	182	268	180
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	6,146	11,720	6,973	12,297	7,321	10,988
Manufacture of games and toys	52	19	58	27	67	50
Manufacture of medical and dental instruments and supplies	1,317	1,933	1,508	2,228	1,637	2,387
Manufacture of Handicrafts	486	595	573	321	651	432
Other manufacturing n.e.c.	7,220	20,973	11,573	17,891	12,271	17,267
33 - Repair and installation of machinery and equipment	1,279	1,384	1,718	1,491	1,868	1,320
D. Electricity, gas, steam and air conditioning supply	3,097	55,464	3,181	50,618	3,509	50,519
Electric power generation, transmission and distribution	2,128	51,113	2,346	45,865	2,622	48,247
a) Hydal	408	6,559	407	1,042	440	934
b) Thermal	77	8,341	80	3,170	94	5,427
c) Coal Based	131	3,770	136	3,562	138	3,097
d) Wind	18	588	18	494	25	375
e) Solar	581	2,839	788	2,871	927	3,677
f) Other	913	29,015	917	34,726	998	34,738
Manufacture of gas; distribution of gaseous fuels through mains	800	4,090	652	4,040	695	1,766
Steam and air conditioning supply	169	262	183	713	192	506
E. Water supply; sewerage, waste management and remediation activities	6,248	9,931	7,010	4,312	7,566	5,745
36 - Water collection, treatment and supply	1,056	604	1,185	676	1,265	1,067
37 - Sewerage	2,079	1,143	2,722	730	3,026	647
38 - Waste collection, treatment and disposal activities; materials recovery	2,810	7,348	2,804	2,530	2,962	3,700
39 - Remediation activities and other waste management services	303	835	299	376	313	331
F. Construction	726,699	99,222	95,094	101,441	91,632	113,468
41 - Construction of buildings	680,947	61,268	42,974	59,961	44,741	64,435
42 - Civil engineering	35,100	30,220	34,603	35,471	36,218	40,675
43 - Specialized construction activities	10,652	7,734	17,517	6,009	10,673	8,358

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Mar-24		Dec-24 R		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	972,024	498,400	1,101,865	591,075	1,194,571	636,739
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	32,625	18,193	36,566	22,473	37,931	24,421
46 - Wholesale trade, except of motor vehicles and motorcycles	107,737	77,299	123,673	87,681	129,018	87,401
47 - Retail trade, except of motor vehicles and motorcycles	831,662	402,909	941,626	480,920	1,027,622	524,917
H. Transportation and storage	32,746	85,731	36,066	83,318	38,455	96,241
49 - Land transport and transport via pipelines	18,407	16,003	20,041	17,212	21,086	18,581
50 - Water transport	868	7,714	848	6,639	912	8,250
51 - Air transport	1,852	7,761	2,211	23,866	1,703	8,214
52 - Warehousing and support activities for transportation	10,612	47,529	11,842	30,849	13,611	54,612
53 - Courier activities other than national post activities	1,007	6,724	1,124	4,751	1,143	6,584
I. Accommodation and food service activities	19,649	13,924	22,743	14,579	24,147	14,257
55 - Accommodation	4,737	3,653	4,861	4,715	5,064	4,731
56 - Food and beverage service activities	14,912	10,271	17,882	9,864	19,083	9,526
J. Information and communication	33,030	63,167	38,162	81,269	40,484	84,053
58 - Publishing activities	4,649	5,240	5,311	9,676	6,284	14,551
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	287	520	313	512	310	437
61 - Telecommunications	9,815	17,068	11,506	19,273	12,034	25,686
62 - Computer programming, consultancy and related activities	13,505	33,656	15,799	41,809	16,425	32,645
63 - Information service activities	4,774	6,683	5,233	9,999	5,431	10,732
K. Real estate activities	145,179	83,358	82,313	80,542	85,077	87,513
L. Professional, scientific and technical activities	43,915	37,159	28,897	60,692	31,361	73,988
69 - Legal and accounting activities	10,840	11,448	9,556	11,196	10,152	12,384
70 - Activities of head offices; management consultancy activities	727	1,499	861	1,749	879	2,038
71 - Architectural and engineering activities; technical testing and analysis	5,136	7,776	5,513	8,207	5,875	19,935
72 - Scientific research and development	1,604	6,415	1,528	3,893	1,489	3,173
73 - Advertising and market research	5,313	3,165	5,627	4,119	6,648	4,409
74 - Other professional, scientific and technical activities	19,760	6,375	4,547	30,873	5,026	31,198
75 - Veterinary activities	535	482	1,265	655	1,292	850
M. Administrative and support service activities	73,132	52,444	62,853	45,914	66,627	52,248
77 - Rental and leasing activities	4,362	2,539	4,889	3,087	5,051	3,092
78 - Employment activities	345	649	417	1,145	437	1,565
79 - Travel agency, tour operator, reservation service and related activities	17,477	14,362	17,629	11,467	18,789	15,610
80 - Security and investigation activities	976	1,907	918	1,848	958	1,968
81 - Services to buildings and landscape activities	1,346	1,358	1,519	1,248	1,701	1,252
82 - Office administrative, office support and other business support activities	48,626	31,629	37,481	27,119	39,691	28,761
N. Education	62,664	36,024	32,518	29,685	35,636	35,084
O. Human health and social work activities	26,356	30,303	15,404	33,775	15,925	38,022
86 - Human health activities	13,399	22,846	13,979	28,543	14,372	29,615
87 - Residential care activities	451	572	498	665	478	397
88 - Social work activities with and without accommodation	12,506	6,885	927	4,567	1,075	8,010
P. Arts, entertainment and recreation	1,349	721	1,639	1,075	1,637	4,223
Q. Other service activities	312,485	172,304	343,139	203,632	395,323	209,790
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	22,714	299,647	21,444	296,993	21,535	312,894
A. Private Trusts and Non-profit Organizations	10,775	235,155	10,025	241,425	9,852	229,314
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	11,939	64,492	11,419	55,567	11,683	83,581
VI. PERSONAL	12,962,164	3,323,300	14,768,403	4,087,344	15,971,139	4,397,361
A. Salaried persons	5,926,720	904,089	6,284,621	1,119,995	6,710,392	1,233,514
B. Self employed	4,384,339	1,498,538	5,129,720	1,834,106	5,350,330	1,916,036
C. Other Personal	2,651,105	920,673	3,354,062	1,133,243	3,910,417	1,247,811
VII. OTHER	10,215	10,377	12,326	15,084	15,151	16,586
Total	16,511,603	6,814,371	17,632,649	7,626,721	19,052,920	8,231,340

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st March, 2025

(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	966,311	569,068	88,938	118,840	46,178	97,672	15,318	167,960	1,116,745	953,539
1) Official	56,954	56,524	5,372	5,895	147	480	4,133	32,737	66,606	95,636
2) Business	14,214	34,581	1,334	21,829	1,002	2,796	10,231	133,649	26,781	192,854
3) Personal	895,143	477,963	82,232	91,116	45,029	94,396	948	1,438	1,023,352	664,913
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	6	136	6	136
2. DOMESTIC CONSTITUENTS	116,973,396	13,375,851	45,431,787	2,982,473	1,580,361	1,416,202	1,816,301	12,335,294	165,801,845	30,109,820
I. GOVERNMENT	4	-	-	-	-	-	505,089	4,547,589	505,093	4,547,589
A. Federal Government	3	-	-	-	-	-	80,711	2,681,845	80,714	2,681,845
B. Provincial Governments	1	-	-	-	-	-	388,351	1,628,938	388,352	1,628,938
C. Local Bodies	-	-	-	-	-	-	36,027	236,806	36,027	236,806
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	18,821	1,489,373	18,821	1,489,373
Agriculture, hunting and forestry	-	-	-	-	-	-	41	1,013	41	1,013
Services	-	-	-	-	-	-	849	41,135	849	41,135
Utilities	-	-	-	-	-	-	7,988	593,088	7,988	593,088
Transport, storage and communications	-	-	-	-	-	-	5,009	83,599	5,009	83,599
Manufacturing	-	-	-	-	-	-	2,484	191,926	2,484	191,926
Mining and Quarrying	-	-	-	-	-	-	469	316,771	469	316,771
Construction	-	-	-	-	-	-	150	42,266	150	42,266
Commerce and Trade	-	-	-	-	-	-	412	37,946	412	37,946
Others	-	-	-	-	-	-	1,419	181,630	1,419	181,630
III. NON-BANK FINANCIAL INSTITUTIONS	2	-	-	-	-	-	74,265	1,096,680	74,265	1,096,680
Mutual Funds and AMCs	-	-	-	-	-	-	4,548	462,848	4,548	462,848
Insurance & Pension Funds	-	-	-	-	-	-	17,384	287,779	17,384	287,779
MFIs and DFIs	-	-	-	-	-	-	11,100	50,222	11,100	50,222
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	8,505	137,937	8,505	137,937
Modarabas	-	-	-	-	-	-	482	6,008	482	6,008
Other NBFI	-	-	-	-	-	-	32,244	151,886	32,244	151,886
IV. PRIVATE SECTOR (BUSINESS)	5,184,947	1,843,653	536,541	201,020	131,253	146,079	1,009,991	4,427,862	6,862,732	6,618,614
A. Agriculture, forestry and fishing	1,624,535	138,563	100,861	14,598	27,093	10,840	99,313	75,308	1,851,802	239,309
1. Crop and animal production, hunting and related service activities	1,621,052	135,455	100,756	14,253	26,981	10,650	98,687	72,447	1,847,476	232,804
Growing of Wheat, Rice, Sugar Cane & Cotton	906,967	74,622	50,875	8,627	11,263	4,313	65,886	22,510	1,034,991	110,072
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,738	7,967	5,876	389	1,164	572	709	8,078	130,487	17,006
Growing of other fruits, vegetables and crops	347,591	16,319	24,190	2,291	10,762	1,677	18,368	13,519	400,911	33,806
Raising of livestock and other related activities	194,951	28,825	17,578	2,546	2,735	2,877	7,542	19,814	222,806	54,062
Other agricultural support activities	48,633	7,655	2,229	375	1,050	1,207	6,160	8,495	58,072	17,732
Hunting, trapping and related service activities	172	67	8	25	7	3	22	32	209	127
02 - Forestry and logging	490	130	15	4	21	13	211	567	737	715
03 - Fishing and aquaculture	2,993	2,978	90	341	91	177	415	2,294	3,589	5,790
B. Mining and quarrying	13,853	31,061	236	325	368	1,040	6,907	259,848	21,364	292,274
05 - Mining of coal and lignite	3,896	13,346	53	12	51	227	1,285	90,893	5,285	104,479
06 - Extraction of crude petroleum and natural gas	5,183	12,094	61	184	101	157	3,079	142,357	8,424	154,791
07 - Mining of metal ores	702	612	14	15	26	266	533	3,412	1,275	4,305
08-Other mining and quarrying	3,293	4,588	100	114	162	387	1,830	22,265	5,385	27,353
09 - Mining support service activities	779	421	8	0	28	3	180	921	995	1,346
C. Manufacturing	293,319	247,959	28,007	27,984	16,304	36,915	217,947	1,251,666	555,577	1,564,523
10 - Manufacture of food products	84,209	47,175	7,234	4,893	4,762	13,899	34,136	224,726	130,341	290,693
11 - Manufacture of beverages	13,914	3,896	4,565	638	263	1,968	1,782	38,938	20,524	45,440
12 - Manufacture of tobacco products	180	223	8	1	44	845	514	34,210	746	35,278
13 - Manufacture of textiles	34,396	53,894	3,452	8,134	3,054	4,602	31,443	155,269	72,345	221,899
Preparation and spinning of textile fibres	9,209	18,872	674	833	1,401	1,162	9,704	45,281	20,988	66,148
Weaving of textiles	5,281	7,036	310	700	389	955	4,251	16,177	10,231	24,867
Finishing of textiles	5,485	5,244	449	444	701	1,119	3,691	14,230	10,326	21,037
Manufacture of knitted and crocheted fabrics	1,778	2,704	327	1,557	116	383	1,665	10,389	3,886	15,033
Manufacture of made-up textile articles, except apparel	5,223	9,529	683	1,022	154	247	3,991	21,242	10,051	32,041
Manufacture of carpets and rugs	452	256	28	10	30	3	418	1,636	928	1,906
Manufacture of other textiles n.e.c.	6,968	10,253	981	3,567	263	733	7,723	46,314	15,935	60,867
14 - Manufacture of wearing apparel	13,427	12,561	4,082	2,717	656	1,251	6,502	47,514	24,667	64,043
15 - Manufacture of leather and related products	7,550	7,561	740	1,443	293	322	4,768	14,759	13,351	24,086

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st March, 2025

(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	1,684	1,457	251	207	103	115	1,059	3,607	3,097	5,385
Manufacture of luggage, handbags and the like,										
saddlery and harness	880	997	67	269	89	60	702	1,867	1,738	3,193
Manufacture of footwear	4,986	5,108	422	967	101	147	3,007	9,286	8,516	15,508
a. Leather wear	3,531	2,961	307	869	73	137	2,514	8,677	6,425	12,644
b. Rubber and Plastic wear	1,455	2,147	115	99	28	10	493	609	2,091	2,864
16 - Manufacture of wood and of products of wood and										
cork, except furniture; manufacture of articles of straw and										
plaiting materials	3,389	1,522	140	166	119	61	1,294	1,869	4,942	3,619
17 - Manufacture of paper and paper products	2,491	1,390	157	54	147	117	3,600	8,537	6,395	10,097
18 - Printing and reproduction of recorded media	13,063	8,694	972	928	640	358	4,166	10,906	18,841	20,886
Printing and other service activities related to printing	12,774	8,561	952	910	552	328	3,761	9,721	18,039	19,520
Reproduction of recorded media	289	133	20	18	88	30	405	1,185	802	1,366
19 - Manufacture of coke and refined petroleum products	892	708	48	35	121	128	8,644	175,768	9,705	176,638
20 - Manufacture of chemicals and chemical products	9,331	12,850	830	1,277	847	1,416	27,734	107,219	38,742	122,761
21 - Manufacture of basic pharmaceutical products and										
pharmaceutical preparations	2,721	3,011	328	607	602	1,763	9,287	73,769	12,938	79,149
22 - Manufacture of rubber and plastics products	6,586	6,423	448	832	271	409	11,995	19,044	19,300	26,708
23 - Manufacture of other non-metallic mineral products	7,232	5,453	285	389	344	693	4,317	29,173	12,178	35,708
24 - Manufacture of basic metals	11,457	8,232	564	1,122	610	1,359	10,314	36,091	22,945	46,803
25 - Manufacture of fabricated metal products, except										
machinery and equipment	3,530	2,602	178	163	162	172	2,430	6,127	6,300	9,064
26 - Manufacture of computer, electronic and optical	5,189	6,493	440	474	249	222	2,716	20,321	8,594	27,510
27 - Manufacture of electrical equipment	9,800	10,071	436	413	444	2,525	8,635	42,767	19,315	55,777
28 - Manufacture of machinery and equipment	9,039	5,194	454	581	569	644	5,181	17,710	15,243	24,129
29 - Manufacture of motor vehicles, trailers and semi-trailers	4,489	3,319	244	477	270	471	8,330	84,342	13,333	88,608
30 - Manufacture of other transport equipment	1,331	604	52	38	73	100	2,012	12,912	3,468	13,654
31 - Manufacture of furniture	4,936	2,358	193	104	119	117	1,197	1,417	6,445	3,995
32 - Other manufacturing	40,123	41,818	2,018	2,410	1,546	3,353	26,002	84,508	69,689	132,089
Manufacture of jewellery and related articles	4,908	1,893	109	87	161	150	1,872	2,088	7,050	4,219
Manufacture of imitation jewellery and related articles	500	246	27	5	7	2	99	56	633	309
Manufacture of musical instruments	482	208	24	8	20	41	865	2,540	1,391	2,797
Manufacture of sports goods	10,268	10,232	752	1,065	547	1,876	4,203	26,389	15,770	39,562
Manufacture of games and toys	122	154	5	1	10	16	52	51	189	222
Manufacture of medical and dental instruments and	3,090	3,090	125	116	499	859	2,665	9,267	6,379	13,331
Manufacture of Handicrafts	581	331	278	108	44	9	203	403	1,106	852
Other manufacturing n.e.c.	20,172	25,663	698	1,019	258	401	16,043	43,714	37,171	70,797
33 - Repair and installation of machinery and equipment	4,044	1,906	139	88	99	120	948	3,773	5,230	5,887
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	10,662	780,600	10,662	780,600
Electric power generation, transmission and distribution	-	-	-	-	-	-	7,486	755,695	7,486	755,695
a) Hydal	-	-	-	-	-	-	929	29,599	929	29,599
b) Thermal	-	-	-	-	-	-	562	71,212	562	71,212
c) Coal Based	-	-	-	-	-	-	299	360,168	299	360,168
d) Wind	-	-	-	-	-	-	516	19,793	516	19,793
e) Solar	-	-	-	-	-	-	2,258	12,045	2,258	12,045
f) Other	-	-	-	-	-	-	2,922	262,878	2,922	262,878
Manufacture of gas; distribution of gaseous fuels through										
mains	-	-	-	-	-	-	1,953	23,400	1,953	23,400
Steam and air conditioning supply	-	-	-	-	-	-	1,223	1,506	1,223	1,506
E. Water supply; sewerage, waste management and										
remediation activities	5,286	4,555	248	635	289	140	4,949	6,115	10,772	11,445
36 - Water collection, treatment and supply	1,465	516	76	61	170	57	657	1,167	2,368	1,801
37 - Sewerage	480	167	33	127	14	16	2,681	675	3,208	985
38 - Waste collection, treatment and disposal activities;										
materials recovery	2,963	3,778	106	437	72	47	1,498	3,973	4,639	8,235
39 - Remediation activities and other waste management										
services	378	94	33	10	33	20	113	300	557	424
F. Construction	128,281	91,431	5,573	2,995	6,000	17,859	106,753	309,830	246,607	422,116
41 - Construction of buildings	55,989	41,731	1,649	1,629	2,521	4,802	56,028	121,134	116,187	169,297
42 - Civil engineering	52,391	37,141	2,246	1,096	2,506	12,357	35,244	149,419	92,387	200,013
43 - Specialized construction activities	19,901	12,559	1,678	269	973	700	15,481	39,277	38,033	52,805

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st March, 2025

(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	1,760,526	773,491	99,250	63,316	50,115	39,539	209,561	387,540	2,119,452	1,263,885
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	53,802	28,715	1,453	1,221	1,636	1,508	16,420	30,639	73,311	62,082
46 - Wholesale trade, except of motor vehicles and motorcycle	341,105	186,472	11,658	7,859	14,989	12,203	68,921	191,094	436,673	397,629
47 - Retail trade, except of motor vehicles and motorcycles	1,365,619	558,304	86,139	54,236	33,490	25,828	124,220	165,806	1,609,468	804,174
H. Transportation and storage	53,497	51,770	1,686	2,275	2,088	2,899	15,988	347,080	73,259	404,023
49 - Land transport and transport via pipelines	32,417	30,960	758	749	1,048	900	6,921	19,699	41,144	52,308
50 - Water transport	808	813	50	200	59	31	1,077	70,129	1,994	71,173
51 - Air transport	1,473	1,283	72	69	28	17	1,373	117,973	2,946	119,342
52 - Warehousing and support activities for transportation	17,611	17,463	714	1,126	893	1,900	5,525	124,931	24,743	145,420
53 - Courier activities other than national post activities	1,188	1,250	92	130	60	52	1,092	14,349	2,432	15,781
I. Accommodation and food service activities	31,414	15,398	1,671	937	925	732	7,014	20,509	41,024	37,576
55 - Accommodation	6,014	2,914	322	160	247	247	2,566	10,103	9,149	13,423
56 - Food and beverage service activities	25,400	12,484	1,349	777	678	486	4,448	10,406	31,875	24,153
J. Information and communication	40,656	31,410	3,184	4,001	1,411	7,187	29,417	228,207	74,668	270,805
58 - Publishing activities	6,012	3,901	480	616	338	407	4,411	25,794	11,241	30,718
59 - Motion picture, video and television programme production, sound recording and music publishing activities	972	357	95	11	35	29	624	954	1,726	1,350
60 - Programming and broadcasting activities	781	557	94	13	17	25	596	1,678	1,488	2,273
61 - Telecommunications	14,216	5,756	395	426	401	5,783	6,517	115,089	21,529	127,054
62 - Computer programming, consultancy and related activities	13,322	17,692	1,638	2,657	475	793	12,664	58,527	28,099	79,669
63 - Information service activities	5,353	3,148	482	278	145	149	4,605	26,165	10,585	29,740
K. Real estate activities	99,162	67,086	3,273	3,543	4,171	4,889	20,885	65,395	127,491	140,912
L. Professional, scientific and technical activities	43,214	52,027	5,772	2,963	2,146	3,199	22,093	121,586	73,225	179,776
69 - Legal and accounting activities	12,477	9,076	3,294	1,097	857	1,440	4,598	10,682	21,226	22,295
70 - Activities of head offices; management consultancy activities	3,256	904	218	72	115	142	2,257	15,692	5,846	16,810
71 - Architectural and engineering activities; technical testing and analysis	5,849	5,574	517	703	186	224	4,170	28,377	10,722	34,878
72 - Scientific research and development	1,126	463	98	39	73	61	1,296	4,928	2,593	5,492
73 - Advertising and market research	6,133	2,763	720	667	278	972	4,152	11,051	11,283	15,452
74 - Other professional, scientific and technical activities	12,589	32,555	889	290	609	246	5,347	49,661	19,434	82,752
75 - Veterinary activities	1,784	693	36	94	28	115	273	1,196	2,121	2,098
M. Administrative and support service activities	66,730	32,743	3,933	2,220	2,941	1,668	73,714	110,126	147,318	146,757
77 - Rental and leasing activities	6,877	2,790	244	203	239	321	785	1,691	8,145	5,006
78 - Employment activities	1,091	1,804	91	44	68	118	538	1,482	1,788	3,448
79 - Travel agency, tour operator, reservation service and related activities	15,496	8,257	731	472	967	377	25,493	31,572	42,687	40,678
80 - Security and investigation activities	800	305	23	25	145	232	1,322	3,801	2,290	4,363
81 - Services to buildings and landscape activities	3,822	2,726	86	49	192	119	1,957	2,851	6,057	5,745
82 - Office administrative, office support and other business support activities	38,644	16,861	2,758	1,427	1,330	501	43,619	68,729	86,351	87,518
N. Education	34,873	28,358	16,714	5,186	1,585	1,758	29,255	108,781	82,427	144,083
O. Human health and social work activities	16,133	14,867	2,350	2,304	1,742	2,972	11,187	90,881	31,412	111,024
86 - Human health activities	13,995	10,049	2,231	2,247	1,562	2,898	7,834	70,372	25,622	85,566
87 - Residential care activities	564	301	59	42	34	27	199	1,337	856	1,707
88 - Social work activities with and without accommodation	1,574	4,517	60	15	146	47	3,154	19,172	4,934	23,751
P. Arts, entertainment and recreation	2,140	836	352	96	165	192	1,336	4,706	3,993	5,829
Q. Other service activities	971,323	262,098	263,431	67,645	13,910	14,249	143,015	259,684	1,391,679	603,677
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	91,654	716,930	91,654
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	38,028	476,362	38,028
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	53,626	240,568	53,626
VI. PERSONAL	111,775,610	11,528,615	44,890,880	2,779,364	1,448,697	1,266,837	101,578	17,583	158,216,765	15,592,399
A. Salaried persons	24,093,989	3,559,759	5,566,461	771,886	437,601	340,065	810	21	30,098,861	4,671,731
B. Self employed	20,668,593	5,298,104	2,717,606	626,669	509,898	442,574	93	52	23,896,190	6,367,399
C. Other Personal	67,013,028	2,670,751	36,606,813	1,380,809	501,198	484,199	100,675	17,510	104,221,714	4,553,269
VII. OTHER	12,831	3,583	4,365	2,089	411	3,286	14,905	39,277	32,512	48,235
Total	117,939,707	13,944,919	45,520,725	3,101,313	1,626,539	1,513,874	1,831,619	12,503,254	166,918,590	31,063,360

Note(s)

1. Effective March 2025, Easy Paisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

2. 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-24		Dec-24 R		Mar-25 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	7,149,602	7,554,443	7,836,388	140,683	38,460	430,230	6,610	14,333
01.00*	177,183	251,635	-	-	59,891	220,874	32,816	34,938
02.00*	179,364	114,500	-	995	138	185,230	13,867	5,062
03.00*	84,578	8,639	-	-	-	662	5,221	2,259
04.00*	31,145	438,363	-	-	-	339,965	16,965	12,715
05.00*	158,482	378,089	816	-	-	23,386	25,807	16,461
06.00*	36,886	219,612	-	-	453	3,720	107,948	104,839
07.00*	47,231	164,702	-	-	-	13,791	308,129	66,234
08.00	37,963	515,154	-	-	149,691	554,089	74,609	36,303
08.50	28,419	70,775	-	-	-	31,347	43,891	2,918
09.00	21,378	107,785	-	-	-	80,685	45,953	5,993
09.50	41,296	34,782	-	-	-	24,088	14,924	1,619
10.00	75,826	345,909	-	223,231	-	10,537	64,984	17,529
10.50	20,196	28,578	-	6,942	96,903	7,093,981	48,102	7,014
11.00	34,067	67,866	-	3,292	-	80,795	45,781	2,606
11.50	13,889	2,127,790	-	-	420,989	880,644	6,755	1,214
12.00	43,247	61,570	-	-	1,412	10,977	68	706
12.50	39,040	43,653	-	-	-	-	837	1,284
13.00	5,478	77,098	-	-	-	12	3	1,268
13.50	157,873	8,490,864	-	-	-	66,504	-	606
14.00	23,903	86,239	-	-	-	144	31	4,911
14.50	14,113	55,195	-	-	-	-	192	4
15.00	89,950	81,599	-	-	-	1,125	2,259	10,658
16.00	23,207	84,751	-	-	3,917	225	2,219	968
17.00	18,591	60,646	-	-	-	-	1,299	1,247
18.00	127,785	196,730	-	-	1,835	13,102	2,444	915
19.00	588,881	141,231	-	-	-	0	2,051	1,529
20.00	8,489,933	203,773	-	-	52,987	147,942	4,244	25
21.00	2,251,403	173,523	-	-	-	-	2	1
22.00	401,412	2,716	-	-	-	-	50	-
above 22.00	407,440	22	-	-	3,382	1,471	-	-
Total	20,819,761	22,188,233	7,837,204	375,144	830,060	10,215,525	878,061	356,157
Weighted Average	18.76	12.00	0.00	6.24	10.18	9.58	7.51	6.54

*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-25 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
7,277	3,025	42	1,684	17,181	1	50,152	8,495,914	00.00
7,883	-	-	-	1	-	75,638	356,403	01.00*
1,976	-	-	-	-	-	20,905	207,269	02.00*
1,648	100	-	-	7	1	9,236	9,898	03.00*
110,444	0	14	15	17,557	30	157,739	497,703	04.00*
283,641	538	26,405	1,179	86,321	8	440,359	464,562	05.00*
18,036	48,146	4,549	1	337	2	283,857	288,030	06.00*
13,928	95	167	23	1,892	40	390,508	404,300	07.00*
25,936	179	11,053	1	22,808	8	170,898	874,677	08.00
10,034	7	18	2	96	-	56,965	88,313	08.50
87,360	264	73	46	327	-	140,018	220,703	09.00
44,095	62	120	1	121	-	60,943	85,030	09.50
259,386	442	23,763	4	12,396	3,613	382,118	615,885	10.00
82,352	37	115	1	897	43	138,561	7,336,387	10.50
56,734	158	1,414	2	1,484	12	108,190	192,277	11.00
99,288	99	29,236	102	4,787	25	141,507	1,443,140	11.50
77,626	158	13,706	27	8,310	53	100,654	113,044	12.00
8,277	93	697	4	675	24	11,890	11,890	12.50
49,765	197	1,875	1	1,505	3	54,617	54,629	13.00
4,746	102	791	7	1,436	0	7,688	74,191	13.50
20,390	396	1,383	271	391	-	27,773	27,917	14.00
3,019	101	383	44	2,321	55	6,119	6,119	14.50
35,293	338	1,012	65	2,115	-	51,740	52,865	15.00
58,953	598	4,676	2	1,872	-	69,286	73,428	16.00
45,120	141	537	-	590	-	48,934	48,934	17.00
162,896	94	64	1	29	-	166,443	181,380	18.00
112,890	3	2	-	46	-	116,521	116,521	19.00
175,070	139	204	1	86	-	179,768	380,697	20.00
104,843	-	-	-	1	-	104,847	104,847	21.00
73	-	-	-	44	-	168	168	22.00
41	-	-	-	6	-	47	4,901	above 22.00
1,969,021	55,510	122,298	3,482	185,641	3,918	3,574,088	22,832,021	Total
12.11	5.91	9.70	4.03	6.36	10.03	9.94	9.58	Weighted Average

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

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Mar-24	Dec-24	Mar-25 P						Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
	A	B	C	D	E	F	G	H	I
00.00	1,074,965	1,301,085	1,148,023	71,068	9,224	219,145	6,388	14,243	
01.00*	12,992	5,070	-	-	59,891	4,825	34	29	
02.00*	34,920	37,140	-	-	138	144,210	63	106	
03.00*	75,806	779	-	-	-	223	594	59	
04.00*	1,779	277,900	-	-	-	-	9,252	5,311	
05.00*	105,337	116,395	-	-	-	-	8,494	418	
06.00*	4,424	141,003	-	-	453	0	1,739	28,305	
07.00*	4,254	65,806	-	-	-	3,291	153,496	2,575	
08.00	7,324	170,059	-	-	149,691	392,957	814	25,495	
08.50	14,814	15,049	-	-	-	-	527	319	
09.00	7,531	32,787	-	-	-	423	12,106	3,198	
09.50	20,580	5,676	-	-	-	-	1,335	984	
10.00	10,404	21,696	-	-	-	1,312	9,325	4,056	
10.50	1,474	4,730	-	1	96,903	380,130	2,939	1,737	
11.00	2,077	32,004	-	-	-	16,916	11,163	1,439	
11.50	6,374	2,021,565	-	-	420,989	864,168	-	1,055	
12.00	2,335	7,922	-	-	1,412	51	-	515	
12.50	4,659	15,825	-	-	-	-	751	-	
13.00	2,076	63,017	-	-	-	-	-	1,119	
13.50	153,493	782,913	-	-	-	0	-	595	
14.00	1,272	25,103	-	-	-	-	13	391	
14.50	2,095	7,431	-	-	-	-	48	4	
15.00	49,343	43,891	-	-	-	-	-	10,409	
16.00	6,586	27,486	-	-	3,917	31	156	198	
17.00	1,714	21,796	-	-	-	-	-	26	
18.00	6,347	54,327	-	-	1,835	87	43	139	
19.00	107,895	65,602	-	-	-	0	-	1,500	
20.00	2,314,205	53,069	-	-	52,987	1,356	2,159	-	
21.00	325,007	111,402	-	-	-	-	-	-	
22.00	174,237	1,552	-	-	-	-	-	-	
above 22.00	160,979	4	-	-	3,382	1,471	-	-	
Total	4,697,296	5,530,085	1,148,023	71,069	800,824	2,030,597	221,440	104,225	
Weighted Average	18.23	11.12	-	0.00	10.55	8.78	7.25	7.31	

*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 conventional banking portfolio

Interest and Type of Accounts

Banking Banks

(Million Rupees)

Mar-25 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
6,756	3,025	42	1,684	17,177	1	49,317	1,496,776	00.00
100	-	-	-	-	-	163	64,879	01.00*
71	-	-	-	-	-	240	144,589	02.00*
342	100	-	-	-	-	1,095	1,318	03.00*
104,142	-	0	-	1	30	118,735	118,735	04.00*
6,394	-	18,815	1,179	86,217	-	121,518	121,518	05.00*
6,847	48,121	4,490	-	54	-	89,557	90,010	06.00*
4,467	53	110	2	618	-	161,321	164,611	07.00*
19,948	19	10,125	-	19,841	-	76,243	618,890	08.00
3,388	-	-	-	1	-	4,235	4,235	08.50
57,534	234	37	27	12	-	73,148	73,571	09.00
6,604	-	100	-	2	-	9,024	9,024	09.50
16,517	-	5	-	5,467	3,611	38,981	40,292	10.00
10,951	-	-	-	298	15	15,941	492,976	10.50
26,595	0	1,203	-	75	-	40,476	57,392	11.00
42,807	33	164	71	4,352	-	48,482	1,333,640	11.50
40,467	4	13,040	-	64	-	54,091	55,554	12.00
475	6	-	-	49	20	1,300	1,300	12.50
48,131	8	14	-	32	-	49,303	49,303	13.00
3,787	0	7	-	37	-	4,426	4,426	13.50
5,850	-	332	-	101	-	6,686	6,686	14.00
590	9	6	-	115	-	771	771	14.50
31,310	-	15	-	13	-	41,747	41,747	15.00
20,541	34	4,014	-	1,492	-	26,435	30,383	16.00
20,585	3	1	-	58	-	20,673	20,673	17.00
47,553	0	9	-	6	-	47,749	49,671	18.00
61,385	-	-	-	-	-	62,885	62,885	19.00
122,738	50	145	-	66	-	125,158	179,501	20.00
76,371	-	-	-	-	-	76,371	76,371	21.00
-	-	-	-	14	-	14	14	22.00
40	-	-	-	-	-	40	4,894	above 22.00
793,287	51,700	52,674	2,963	136,161	3,677	1,366,124	5,416,637	Total
13.66	5.45	8.58	2.45	5.41	9.96	10.77	9.39	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-24		Dec-24 R		Mar-25 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	5,921,916	6,130,689	6,516,209	69,615	29,236	210,300	160	90
01.00*	162,618	241,504	-	-	-	214,369	32,782	34,909
02.00*	129,690	64,723	-	995	-	40,315	1,692	4,956
03.00*	4,172	7,380	-	-	-	439	4,627	2,200
04.00*	29,366	149,309	-	-	-	14,721	7,013	7,404
05.00*	50,345	261,694	816	-	-	23,133	10,570	16,042
06.00*	30,362	75,997	-	-	-	3,450	86,552	76,502
07.00*	42,372	91,686	-	-	-	8,986	40,932	63,658
08.00	26,139	341,258	-	-	-	150,571	11,090	10,808
08.50	13,605	52,896	-	-	-	31,347	42,864	2,599
09.00	16,163	66,236	0	-	-	80,262	27,680	2,795
09.50	20,716	13,821	-	-	-	6,291	9,123	635
10.00	58,894	304,284	-	223,231	-	9,225	55,659	13,473
10.50	18,722	23,848	-	6,941	-	6,647,613	43,163	5,276
11.00	31,991	28,191	0	3,292	-	63,878	34,617	1,167
11.50	6,914	102,475	-	-	-	10,956	6,755	159
12.00	40,912	49,433	0	-	-	10,926	68	191
12.50	34,381	26,428	-	-	-	-	86	1,284
13.00	2,902	14,080	0	-	-	12	3	149
13.50	4,380	7,129,090	-	-	-	66,503	-	11
14.00	16,440	54,893	0	-	-	144	18	4,520
14.50	11,768	47,764	-	-	-	-	144	-
15.00	34,606	37,708	0	-	-	1,125	2,259	249
16.00	15,530	57,230	0	-	-	194	2,063	770
17.00	12,209	38,850	-	-	-	-	1,299	1,221
18.00	121,438	142,403	0	-	-	13,014	2,401	776
19.00	429,857	75,629	-	-	-	-	2,051	29
20.00	6,049,655	150,704	-	-	-	146,587	2,085	25
21.00	1,650,408	62,121	-	-	-	-	2	1
22.00	227,176	1,164	-	-	-	-	50	-
above 22.00	244,146	18	-	-	-	-	-	-
Total	15,459,793	15,843,506	6,517,026	304,074	29,236	7,754,361	427,811	251,901
Weighted Average	18.90	12.26	0.00	7.70	-	10.03	7.90	6.22

*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-25 P									(million Rupees)
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		
R									
521	-	-	-	3	-	774	6,826,135	00.00	
7,783	-	-	-	1	-	75,475	289,845	01.00*	
1,905	-	-	-	-	-	8,554	49,864	02.00*	
1,306	-	-	-	7	1	8,140	8,579	03.00*	
6,302	0	13	15	17,556	0	38,304	53,024	04.00*	
277,246	538	7,590	-	104	8	312,099	336,048	05.00*	
11,189	25	59	1	283	2	174,612	178,062	06.00*	
9,462	42	57	22	1,274	40	115,487	124,473	07.00*	
5,988	160	928	1	2,966	8	31,950	182,521	08.00	
6,646	7	18	2	95	-	52,230	83,577	08.50	
29,826	30	37	19	315	-	60,703	140,965	09.00	
37,492	62	20	1	119	-	47,452	53,743	09.50	
242,869	442	23,758	4	6,930	2	343,137	575,593	10.00	
71,401	37	115	1	599	28	120,620	6,775,173	10.50	
30,138	157	212	2	1,409	12	67,714	134,885	11.00	
56,481	66	29,072	31	435	25	93,025	103,980	11.50	
37,159	154	666	27	8,246	53	46,564	57,490	12.00	
7,802	87	697	4	627	4	10,590	10,590	12.50	
1,634	189	1,861	1	1,474	3	5,314	5,326	13.00	
959	102	784	7	1,399	0	3,262	69,765	13.50	
14,540	396	1,051	271	290	-	21,087	21,230	14.00	
2,429	92	378	44	2,206	55	5,348	5,348	14.50	
3,983	338	997	65	2,102	-	9,993	11,118	15.00	
38,412	564	661	2	380	-	42,851	43,045	16.00	
24,535	138	536	-	532	-	28,261	28,261	17.00	
115,344	94	55	1	24	-	118,694	131,708	18.00	
51,505	3	2	-	46	-	53,635	53,635	19.00	
52,332	89	58	1	21	-	54,610	201,196	20.00	
28,472	-	-	-	1	-	28,476	28,476	21.00	
73	-	-	-	30	-	154	154	22.00	
1	-	-	-	6	-	7	7	above 22.00	
1,175,734	3,810	69,624	519	49,480	241	1,979,122	16,583,818	Total	
11.06	12.07	10.55	13.04	8.98	11.13	9.69	9.89	Weighted Average	

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

2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Mar-24		Dec-24		Mar-25 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	152,721	122,670	172,156	-	-	786	61	-
01.00*	1,573	5,061	-	-	-	1,679	-	-
02.00*	14,754	12,637	-	-	-	705	12,111	-
03.00*	4,600	480	-	-	-	-	-	-
04.00*	-	11,154	-	-	-	325,244	700	-
05.00*	2,800	-	-	-	-	253	6,743	-
06.00*	2,100	2,611	-	-	-	270	19,656	32
07.00*	605	7,211	-	-	-	1,514	113,701	-
08.00	4,500	3,837	-	-	-	10,561	62,705	-
08.50	-	2,830	-	-	-	-	500	-
09.00	-	8,762	-	-	-	-	6,167	-
09.50	-	15,286	-	-	-	17,797	4,466	-
10.00	6,529	19,928	-	-	-	-	-	-
10.50	-	-	-	-	-	66,238	2,000	-
11.00	-	7,670	-	-	-	0	-	-
11.50	600	3,750	-	-	-	5,519	-	-
12.00	-	4,215	-	-	-	-	-	-
12.50	-	1,400	-	-	-	-	-	-
13.00	500	-	-	-	-	-	-	-
13.50	-	578,861	-	-	-	-	-	-
14.00	6,192	6,244	-	-	-	-	-	-
14.50	250	-	-	-	-	-	-	-
15.00	6,000	-	-	-	-	-	-	-
16.00	1,090	35	-	-	-	-	-	-
17.00	4,668	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
19.00	51,129	-	-	-	-	-	-	-
20.00	126,073	-	-	-	-	-	-	-
21.00	275,988	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	-	-	-
Total	662,722	814,642	172,156	-	-	430,567	228,811	32
Weighted Average	19.16	12.57	-	-	-	5.39	7.04	6.00

*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-25 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	173,003	00.00
-	-	-	-	-	-	-	1,679	01.00*
-	-	-	-	-	-	12,111	12,816	02.00*
-	-	-	-	-	-	-	-	03.00*
-	-	-	-	-	-	700	325,944	04.00*
-	-	-	-	-	-	6,743	6,996	05.00*
-	-	-	-	-	-	19,688	19,958	06.00*
-	-	-	-	-	-	113,701	115,215	07.00*
-	-	-	-	-	-	62,705	73,266	08.00
-	-	-	-	-	-	500	500	08.50
-	-	-	-	-	-	6,167	6,167	09.00
-	-	-	-	-	-	4,466	22,263	09.50
-	-	-	-	-	-	-	-	10.00
-	-	-	-	-	-	2,000	68,238	10.50
-	-	-	-	-	-	-	0	11.00
-	-	-	-	-	-	-	5,519	11.50
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.50
-	-	-	-	-	-	-	-	13.00
-	-	-	-	-	-	-	-	13.50
-	-	-	-	-	-	-	-	14.00
-	-	-	-	-	-	-	-	14.50
-	-	-	-	-	-	-	-	15.00
-	-	-	-	-	-	-	-	16.00
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	21.00
-	-	-	-	-	-	-	-	22.00
-	-	-	-	-	-	-	-	above 22.00
-	-	-	-	-	-	228,842	831,565	Total
-	-	-	-	-	-	7.04	5.96	Weighted Average

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

2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Mar-24	Dec-24 R	Mar-25 P					
	Fixed							For 6 Months and Over but Less Than 1 Year
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
A	B	C	D	E	F	G	H	I
00.00	2,650,820	3,168,417	3,540,188	33,188	2,512	137,656	7,976	654
01.00*	202,412	231,582	13,690	-	-	182,836	1,096	5,003
02.00*	15,081	91,051	-	-	-	74,852	3,637	12,933
03.00*	83,557	7,568	-	-	-	12,348	1,722	828
04.00*	10,722	32,201	0	-	-	86,074	5,289	3,072
05.00*	9,048	139,099	25	-	-	53,905	8,475	1,102
06.00*	32,879	883,761	-	-	-	160,739	6,414	18,928
07.00*	140,289	448,505	-	-	-	1,410,770	28,765	2,144
08.00	59,117	546,521	-	-	-	376,018	13,680	6,150
08.50	98,051	60,654	-	-	-	249,418	9,373	11,668
09.00	53,669	165,839	-	-	-	224,579	121,596	14,032
09.50	27,773	70,960	-	-	-	35,587	14,384	8,249
10.00	28,072	220,700	-	-	-	123,137	74,034	23,589
10.50	12,647	171,210	-	-	-	222,832	15,111	16,193
11.00	514,094	366,814	-	-	-	146,979	15,722	3,936
11.50	185,498	276,000	-	-	118	140,021	11,149	3,221
12.00	149,023	98,520	-	-	10	277	32,376	517
12.50	39,118	115,244	-	-	-	3	64	19
13.00	16,865	44,739	-	-	-	49,418	90	30
13.50	22,855	225,387	-	-	-	5,313	249	122
14.00	20,447	59,539	-	-	-	836	136	-
14.50	114,619	44,791	-	-	-	-	27	13
15.00	109,472	5,365	-	-	-	-	504	55
16.00	311,540	80,986	-	-	-	1	507	84
17.00	148,355	2,549	-	-	-	-	557	111
18.00	249,448	14,235	-	-	-	-	406	21
19.00	296,253	17,756	-	-	-	-	140	4
20.00	462,743	20,139	-	-	20	0	-	-
21.00	642,981	7,609	-	-	-	255	-	-
22.00	59,297	8,976	-	-	-	-	-	57
above 22.00	47,627	-	-	-	-	-	-	-
Total	6,814,371	7,626,720	3,553,902	33,188	2,660	3,693,855	373,481	132,735
Weighted Average	14.48	8.52	0.00	-	0.71	7.32	8.96	7.82

*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-25 P									(in million Rupees)
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		
2,117	22	12	966	18	-	11,765	3,725,310	00.00	
3,089	-	15	198	21	-	9,422	205,948	01.00*	
297	-	-	-	0	-	16,868	91,720	02.00*	
8,076	-	2,624	-	-	-	13,249	25,597	03.00*	
224	21	18	-	-	-	8,624	94,698	04.00*	
1,759	63	1,034	-	20,450	-	32,883	86,813	05.00*	
13,166	6	511	602	1,059	-	40,687	201,426	06.00*	
120,967	220	3,635	1,298	17,353	-	174,382	1,585,151	07.00*	
14,300	75	277	2,638	4,186	-	41,305	417,323	08.00	
13,038	110	150	1,402	8,865	-	44,605	294,023	08.50	
70,010	74	246	1,415	482	-	207,855	432,434	09.00	
13,019	21	219	128	2,469	5	38,496	74,083	09.50	
19,677	212	551	2	369	1	118,435	241,571	10.00	
24,236	4	3	9	88	-	55,644	278,476	10.50	
5,142	-	1	-	5	-	24,805	171,784	11.00	
5,997	30	1	67	223	-	20,687	160,826	11.50	
1,417	1	18	-	7	44	34,380	34,667	12.00	
1,493	-	0	-	4	-	1,580	1,583	12.50	
771	-	-	-	-	-	891	50,309	13.00	
240	1	1	-	0	-	613	5,926	13.50	
353	8	3	-	-	-	500	1,337	14.00	
624	-	6	-	10	-	680	680	14.50	
945	-	6	-	3	-	1,513	1,513	15.00	
8,220	1	0	6	7	-	8,824	8,825	16.00	
3,758	13	1	-	96	-	4,537	4,537	17.00	
10,445	-	1	-	-	-	10,873	10,873	18.00	
7,171	-	-	-	-	-	7,315	7,315	19.00	
14,091	-	-	-	-	-	14,091	14,111	20.00	
1,904	-	-	-	-	-	1,904	2,159	21.00	
265	-	-	-	-	-	322	322	22.00	
-	-	-	-	-	-	-	-	above 22.00	
366,810	882	9,330	8,730	55,714	50	947,733	8,231,339	Total	
9.47	8.36	5.94	6.92	6.73	11.69	8.82	7.57	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-24		Dec-24		Mar-25 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	94,444	109,213	108,392	12,504	9	1,947	8	-	
01.00*	8,631	10,815	-	-	-	14,946	3	2	
02.00*	459	671	-	-	-	881	-	-	
03.00*	29	76	-	-	-	-	7	104	
04.00*	285	542	-	-	-	-	149	176	
05.00*	1,248	1,386	-	-	-	36,016	-	211	
06.00*	16	13,659	-	-	-	53,360	44	136	
07.00*	3,361	125,950	-	-	-	39,991	23	24	
08.00	0	2,550	-	-	-	33,695	203	253	
08.50	23,971	1,731	-	-	-	12,556	531	514	
09.00	18,977	9,953	-	-	-	911	1,719	10	
09.50	2,007	497	-	-	-	2,512	500	800	
10.00	11,332	11,810	-	-	-	4,699	5,207	2,109	
10.50	756	21,799	-	-	-	12,025	0	5,402	
11.00	38,640	6,496	-	-	-	0	245	-	
11.50	6,283	32,684	-	-	118	120,353	367	-	
12.00	546	10,166	-	-	10	270	-	-	
12.50	1,192	26,307	-	-	-	0	-	-	
13.00	2,517	2,113	-	-	-	0	-	-	
13.50	893	30,688	-	-	-	-	-	20	
14.00	2,589	683	-	-	-	836	-	-	
14.50	1,033	434	-	-	-	-	-	-	
15.00	14,640	148	-	-	-	-	-	-	
16.00	3,644	5,872	-	-	-	1	-	-	
17.00	6,927	801	-	-	-	-	-	-	
18.00	5,360	1,488	-	-	-	-	-	-	
19.00	26,712	188	-	-	-	-	-	-	
20.00	6,240	-	-	-	20	0	-	-	
21.00	53,306	-	-	-	-	255	-	-	
22.00	114	-	-	-	-	-	-	57	
above 22.00	10	-	-	-	-	-	-	-	
Total	336,163	428,717	108,392	12,504	157	335,254	9,007	9,817	
Weighted Average	12.87	8.94	-	-	12.01	8.23	9.66	9.68	

*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-25 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	
97	-	3	965	7	-	1,079	123,930	00.00
52	-	13	198	20	-	288	15,233	01.00*
-	-	-	-	0	-	0	882	02.00*
16	-	-	-	-	-	127	127	03.00*
118	-	-	-	-	-	443	443	04.00*
96	-	-	-	-	-	308	36,324	05.00*
219	-	11	600	16	-	1,026	54,386	06.00*
20	-	12	1,298	54	-	1,432	41,422	07.00*
788	-	-	2,638	-	-	3,882	37,577	08.00
316	71	-	1,402	-	-	2,833	15,389	08.50
5,497	60	114	1,408	-	-	8,808	9,719	09.00
6,784	1	214	128	2,248	-	10,676	13,187	09.50
-	-	533	2	131	-	7,983	12,682	10.00
2,505	2	0	9	21	-	7,939	19,964	10.50
107	-	-	-	-	-	352	352	11.00
25	-	-	67	5	-	465	120,935	11.50
1,388	0	-	-	-	-	1,388	1,669	12.00
104	-	-	-	-	-	104	104	12.50
315	-	-	-	-	-	315	315	13.00
-	-	0	-	-	-	20	20	13.50
-	-	-	-	-	-	-	836	14.00
-	-	6	-	-	-	6	6	14.50
-	-	6	-	-	-	6	6	15.00
100	-	-	6	6	-	112	113	16.00
650	-	-	-	-	-	650	650	17.00
75	-	-	-	-	-	75	75	18.00
188	-	-	-	-	-	188	188	19.00
10	-	-	-	-	-	10	30	20.00
-	-	-	-	-	-	-	255	21.00
35	-	-	-	-	-	92	92	22.00
-	-	-	-	-	-	-	-	above 22.00
19,502	134	911	8,720	2,510	-	50,601	506,909	Total
9.90	8.86	9.51	6.91	9.49	-	9.27	8.10	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-24		Dec-24 R		Mar-25 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	2,556,375	3,059,204	3,431,796	20,685	2,503	135,710	7,969	654
01.00*	193,781	220,767	13,690	-	-	167,890	1,093	5,002
02.00*	14,622	90,380	-	-	-	73,971	3,637	12,933
03.00*	83,528	7,492	-	-	-	12,348	1,714	724
04.00*	10,437	31,658	0	-	-	86,074	5,140	2,897
05.00*	7,800	137,714	25	-	-	17,889	8,475	891
06.00*	32,863	870,103	-	-	-	107,379	6,370	18,792
07.00*	136,928	322,555	-	-	-	1,370,779	28,741	2,121
08.00	59,117	543,972	-	-	-	342,323	13,477	5,896
08.50	74,080	58,924	-	-	-	236,862	8,842	11,155
09.00	34,692	155,887	-	-	-	223,668	119,876	14,022
09.50	25,766	70,463	-	-	-	33,075	13,884	7,450
10.00	16,740	208,890	-	-	-	118,438	68,827	21,479
10.50	11,891	149,411	-	-	-	210,807	15,111	10,790
11.00	475,454	360,318	-	-	-	146,979	15,478	3,936
11.50	179,215	243,317	-	-	-	19,668	10,781	3,221
12.00	148,477	88,354	-	-	-	6	32,376	517
12.50	37,926	88,937	-	-	-	3	64	19
13.00	14,348	42,626	-	-	-	49,418	90	30
13.50	21,962	194,699	-	-	-	5,313	249	102
14.00	17,858	58,857	-	-	-	-	136	-
14.50	113,585	44,357	-	-	-	-	27	13
15.00	94,832	5,216	-	-	-	-	504	55
16.00	307,895	75,115	-	-	-	-	507	84
17.00	141,428	1,748	-	-	-	-	557	111
18.00	244,089	12,747	-	-	-	-	406	21
19.00	269,541	17,568	-	-	-	-	140	4
20.00	456,503	20,139	-	-	-	-	-	-
21.00	589,675	7,609	-	-	-	-	-	-
22.00	59,183	8,976	-	-	-	-	-	-
above 22.00	47,617	-	-	-	-	-	-	-
Total	6,478,207	7,198,003	3,445,510	20,685	2,503	3,358,600	364,473	122,919
Weighted Average	14.62	8.49	0.00	-	-	7.23	8.95	7.67

Note: Figures pertain to islamic banking portfolio

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-25 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	
2,021	22	9	1	11	-	10,686	3,601,380	00.00
3,037	-	2	-	1	-	9,135	190,715	01.00*
297	-	-	-	-	-	16,867	90,838	02.00*
8,060	-	2,624	-	-	-	13,123	25,470	03.00*
106	21	18	-	-	-	8,182	94,256	04.00*
1,663	63	1,034	-	20,450	-	32,575	50,489	05.00*
12,947	6	501	2	1,043	-	39,661	147,040	06.00*
120,947	220	3,622	-	17,298	-	172,950	1,543,729	07.00*
13,512	75	277	-	4,186	-	37,423	379,746	08.00
12,722	39	150	-	8,865	-	41,772	278,634	08.50
64,513	14	132	8	482	-	199,047	422,715	09.00
6,235	20	4	-	221	5	27,820	60,895	09.50
19,677	212	18	-	238	1	110,452	228,890	10.00
21,731	2	3	-	67	-	47,705	258,512	10.50
5,034	-	1	-	5	-	24,453	171,432	11.00
5,972	30	1	-	218	-	20,223	39,891	11.50
29	1	18	-	7	44	32,992	32,998	12.00
1,389	-	0	-	4	-	1,476	1,478	12.50
456	-	-	-	-	-	576	49,994	13.00
240	1	1	-	0	-	593	5,906	13.50
353	8	3	-	-	-	500	500	14.00
624	-	-	-	10	-	674	674	14.50
945	-	-	-	3	-	1,507	1,507	15.00
8,120	1	0	-	1	-	8,712	8,712	16.00
3,109	13	1	-	96	-	3,888	3,888	17.00
10,370	-	1	-	-	-	10,798	10,798	18.00
6,983	-	-	-	-	-	7,127	7,127	19.00
14,081	-	-	-	-	-	14,081	14,081	20.00
1,904	-	-	-	-	-	1,904	1,904	21.00
230	-	-	-	-	-	230	230	22.00
-	-	-	-	-	-	-	-	above 22.00
347,308	748	8,420	10	53,204	50	897,132	7,724,430	Total
9.44	8.27	5.55	7.28	6.60	11.69	8.79	7.53	Weighted Average

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

2.5 Deposits Distributed by Rate of

Overall
All

Rate of Interest	Mar-24		Dec-24 R		Mar-25 P			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	9,800,423	10,722,860	11,376,576	173,872	40,972	567,887	14,586	14,987
01.00*	379,594	483,217	13,690	-	59,891	403,710	33,912	39,942
02.00*	194,445	205,551	-	995	138	260,082	17,504	17,995
03.00*	168,135	16,207	-	-	-	13,010	6,943	3,087
04.00*	41,867	470,564	0	-	-	426,039	22,254	15,787
05.00*	167,530	517,188	841	-	-	77,292	34,282	17,563
06.00*	69,765	1,103,373	-	-	453	164,459	114,361	123,767
07.00*	187,520	613,208	-	-	-	1,424,561	336,894	68,378
08.00	97,079	1,061,675	-	-	149,691	930,107	88,289	42,453
08.50	126,470	131,430	-	-	-	280,765	53,264	14,587
09.00	75,048	273,624	-	-	-	305,264	167,549	20,025
09.50	69,069	105,743	-	-	-	59,674	29,309	9,869
10.00	103,898	566,609	-	223,231	-	133,673	139,018	41,117
10.50	32,844	199,789	-	6,942	96,903	7,316,813	63,214	23,206
11.00	548,161	434,680	-	3,292	-	227,774	61,503	6,541
11.50	199,387	2,403,791	-	-	421,107	1,020,664	17,904	4,435
12.00	192,270	160,090	-	-	1,422	11,254	32,445	1,223
12.50	78,157	158,898	-	-	-	3	900	1,303
13.00	22,343	121,836	-	-	-	49,430	93	1,298
13.50	180,727	8,716,251	-	-	-	71,817	249	728
14.00	44,351	145,779	-	-	-	980	167	4,911
14.50	128,731	99,985	-	-	-	-	219	16
15.00	199,421	86,964	-	-	-	1,125	2,763	10,713
16.00	334,747	165,737	-	-	3,917	226	2,725	1,052
17.00	166,946	63,195	-	-	-	-	1,856	1,358
18.00	379,547	210,965	-	-	1,835	13,102	2,850	936
19.00	885,134	158,986	-	-	-	0	2,191	1,533
20.00	8,952,677	223,913	-	-	53,007	147,942	4,244	25
21.00	2,894,384	181,132	-	-	-	255	2	1
22.00	460,710	11,692	-	-	-	-	50	57
above 22.00	452,752	22	-	-	3,382	1,471	-	-
Total	27,634,131	29,814,953	11,391,107	408,332	832,720	13,909,380	1,251,542	488,893
Weighted Average	17.74	11.16	0.00	5.74	10.14	8.98	7.94	6.89

*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-25 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
9,394	3,047	54	2,650	17,199	1	61,917	12,221,224	00.00
10,971	-	15	198	22	-	85,061	562,351	01.00*
2,273	-	-	-	0	-	37,773	298,988	02.00*
9,724	100	2,624	-	7	1	22,485	35,495	03.00*
110,668	21	31	15	17,557	30	166,363	592,402	04.00*
285,400	600	27,439	1,179	106,771	8	473,242	551,374	05.00*
31,202	48,152	5,060	603	1,397	2	324,544	489,457	06.00*
134,895	315	3,802	1,322	19,244	40	564,890	1,989,451	07.00*
40,236	254	11,330	2,639	26,993	8	212,203	1,292,000	08.00
23,072	116	168	1,403	8,961	-	101,570	382,336	08.50
157,370	339	319	1,462	809	-	347,873	653,137	09.00
57,115	83	339	129	2,590	5	99,438	159,113	09.50
279,063	655	24,314	6	12,766	3,614	500,553	857,457	10.00
106,588	41	119	9	985	43	194,205	7,614,863	10.50
61,875	158	1,415	2	1,488	12	132,995	364,061	11.00
105,284	130	29,237	169	5,010	25	162,194	1,603,965	11.50
79,043	160	13,724	27	8,318	97	135,035	147,711	12.00
9,770	93	697	4	679	24	13,469	13,472	12.50
50,536	197	1,875	1	1,505	3	55,508	104,939	13.00
4,986	102	791	7	1,436	0	8,301	80,117	13.50
20,743	403	1,386	271	391	-	28,273	29,253	14.00
3,644	101	389	44	2,332	55	6,799	6,799	14.50
36,238	338	1,017	65	2,117	-	53,253	54,378	15.00
67,173	598	4,676	7	1,879	-	78,110	82,253	16.00
48,878	154	539	-	686	-	53,471	53,471	17.00
173,341	94	64	1	29	-	177,316	192,253	18.00
120,061	3	2	-	46	-	123,836	123,836	19.00
189,161	139	204	1	86	-	193,859	394,808	20.00
106,747	-	-	-	1	-	106,751	107,006	21.00
338	-	-	-	44	-	489	489	22.00
41	-	-	-	6	-	47	4,901	above 22.00
2,335,831	56,392	131,628	12,212	241,355	3,968	4,521,821	31,063,359.56	Total
11.69	5.95	9.44	6.09	6.45	10.05	9.70	9.09	Weighted Average

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

2.5.1 Deposits Distributed by Rate of

Overall
Public Sector

Rate of Interest	Mar-24	Dec-24	Mar-25 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	1,169,409	1,410,298	1,256,415	83,572	9,233	221,092	6,396	14,243
01.00*	21,623	15,885	-	-	59,891	19,771	38	31
02.00*	35,379	37,810	-	-	138	145,092	63	106
03.00*	75,834	855	-	-	-	223	602	162
04.00*	2,064	278,443	-	-	-	-	9,401	5,487
05.00*	106,585	117,781	-	-	-	36,016	8,494	629
06.00*	4,440	154,662	-	-	453	53,360	1,783	28,441
07.00*	7,615	191,756	-	-	-	43,281	153,520	2,599
08.00	7,324	172,608	-	-	149,691	426,652	1,017	25,748
08.50	38,785	16,780	-	-	-	12,556	1,058	833
09.00	26,508	42,740	-	-	-	1,334	13,825	3,208
09.50	22,587	6,173	-	-	-	2,512	1,835	1,783
10.00	21,736	33,507	-	-	-	6,011	14,532	6,165
10.50	2,230	26,529	-	1	96,903	392,155	2,940	7,140
11.00	40,716	38,500	-	-	-	16,916	11,408	1,439
11.50	12,657	2,054,249	-	-	421,107	984,521	367	1,055
12.00	2,882	18,088	-	-	1,422	322	-	515
12.50	5,851	42,132	-	-	-	0	751	-
13.00	4,593	65,130	-	-	-	0	-	1,119
13.50	154,386	813,601	-	-	-	0	-	615
14.00	3,861	25,785	-	-	-	836	13	391
14.50	3,128	7,865	-	-	-	-	48	4
15.00	63,983	44,039	-	-	-	-	-	10,409
16.00	10,231	33,357	-	-	3,917	32	156	198
17.00	8,642	22,597	-	-	-	-	-	26
18.00	11,707	55,815	-	-	1,835	87	43	139
19.00	134,607	65,790	-	-	-	0	-	1,500
20.00	2,320,446	53,069	-	-	53,007	1,356	2,159	-
21.00	378,313	111,402	-	-	-	255	-	-
22.00	174,351	1,552	-	-	-	-	-	57
above 22.00	160,989	4	-	-	3,382	1,471	-	-
Total	5,033,458	5,958,802	1,256,415	83,573	800,981	2,365,851	230,447	114,041
Weighted Average	17.80	10.93	-	0.00	10.55	8.70	7.34	7.52

*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-25 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
6,852	3,025	44	2,649	17,185	1	50,396	1,620,707	00.00
151	-	13	198	20	-	451	80,113	01.00*
71	-	-	-	0	-	240	145,470	02.00*
358	100	-	-	-	-	1,222	1,445	03.00*
104,259	-	0	-	1	30	119,178	119,178	04.00*
6,491	-	18,815	1,179	86,217	-	121,825	157,841	05.00*
7,066	48,121	4,500	600	71	-	90,583	144,396	06.00*
4,487	53	122	1,300	672	-	162,752	206,034	07.00*
20,736	19	10,125	2,638	19,841	-	80,124	656,467	08.00
3,704	71	-	1,402	1	-	7,068	19,624	08.50
63,031	295	150	1,435	12	-	81,956	83,290	09.00
13,388	1	314	128	2,250	-	19,700	22,211	09.50
16,517	-	538	2	5,598	3,611	46,964	52,974	10.00
13,456	2	0	9	319	15	23,880	512,940	10.50
26,703	0	1,203	-	75	-	40,828	57,745	11.00
42,832	33	164	138	4,358	-	48,947	1,454,575	11.50
41,855	5	13,040	-	64	-	55,479	57,223	12.00
579	6	-	-	49	20	1,404	1,404	12.50
48,446	8	14	-	32	-	49,618	49,618	13.00
3,787	0	7	-	37	-	4,446	4,446	13.50
5,850	-	332	-	101	-	6,686	7,522	14.00
590	9	11	-	115	-	776	776	14.50
31,310	-	21	-	13	-	41,753	41,753	15.00
20,641	34	4,014	6	1,498	-	26,547	30,496	16.00
21,235	3	1	-	58	-	21,322	21,322	17.00
47,627	0	9	-	6	-	47,824	49,746	18.00
61,573	-	-	-	-	-	63,073	63,073	19.00
122,748	50	145	-	66	-	125,168	179,531	20.00
76,371	-	-	-	-	-	76,371	76,626	21.00
35	-	-	-	14	-	106	106	22.00
40	-	-	-	-	-	40	4,894	above 22.00
812,789	51,834	53,584	11,682	138,670	3,677	1,416,725	5,923,546	Total
13.57	5.46	8.59	5.78	5.49	9.96	10.72	9.25	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-24	Dec-24 R	Mar-25 P					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	8,525,471	8,478,291	9,948,005	90,300	31,739	346,010	8,129	744
01.00*	451,909	356,398	13,690	-	-	382,260	33,875	39,911
02.00*	43,604	144,312	-	995	-	114,286	5,330	17,889
03.00*	74,780	87,701	-	-	-	12,787	6,342	2,924
04.00*	90,515	39,804	0	-	-	100,795	12,153	10,301
05.00*	35,079	58,145	841	-	-	41,022	19,045	16,933
06.00*	64,412	63,225	-	-	-	110,829	92,922	95,294
07.00*	106,972	179,300	-	-	-	1,379,765	69,673	65,779
08.00	78,480	85,255	-	-	-	492,894	24,567	16,705
08.50	67,609	87,685	-	-	-	268,209	51,706	13,754
09.00	175,596	50,855	-	-	-	303,929	147,556	16,817
09.50	29,124	46,482	-	-	-	39,366	23,008	8,085
10.00	77,126	75,634	-	223,231	-	127,663	124,486	34,952
10.50	19,281	30,613	-	6,941	-	6,858,420	58,274	16,066
11.00	464,833	507,445	-	3,292	-	210,858	50,095	5,102
11.50	127,182	186,129	-	-	-	30,624	17,537	3,380
12.00	135,869	189,388	-	-	-	10,932	32,445	708
12.50	43,710	72,307	-	-	-	3	150	1,303
13.00	16,192	17,250	-	-	-	49,430	93	179
13.50	19,415	26,342	-	-	-	71,816	249	113
14.00	178,555	34,298	-	-	-	144	154	4,520
14.50	31,168	125,353	-	-	-	-	171	13
15.00	70,580	129,439	-	-	-	1,125	2,763	304
16.00	359,901	323,426	-	-	-	194	2,569	854
17.00	103,875	153,637	-	-	-	-	1,856	1,332
18.00	399,718	365,526	-	-	-	13,014	2,807	797
19.00	375,369	699,398	-	-	-	-	2,191	33
20.00	6,063,306	6,506,159	-	-	-	146,587	2,085	25
21.00	2,026,908	2,240,083	-	-	-	-	2	1
22.00	903,059	286,359	-	-	-	-	50	-
above 22.00	248,054	291,762	-	-	-	-	-	-
Total	21,407,652	21,938,000	9,962,536	324,759	31,739	11,112,961	792,284	374,820
Weighted Average	17.47	11.15	0.00	7.21	-	9.18	8.38	6.70

*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-25 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
2,542	22	9	1	14	-	11,460	10,427,514	00.00
10,820	-	2	-	2	-	84,610	480,559	01.00*
2,202	-	-	-	-	-	25,421	140,702	02.00*
9,366	-	2,624	-	7	1	21,263	34,050	03.00*
6,408	21	31	15	17,556	0	46,485	147,280	04.00*
278,909	600	8,624	-	20,554	8	344,674	386,537	05.00*
24,136	31	560	3	1,326	2	214,273	325,102	06.00*
130,409	262	3,680	22	18,572	40	288,437	1,668,202	07.00*
19,500	235	1,205	1	7,152	8	69,373	562,267	08.00
19,368	46	168	2	8,960	-	94,003	362,212	08.50
94,339	44	169	27	797	-	259,750	563,680	09.00
43,726	82	25	1	340	5	75,273	114,639	09.50
262,546	655	23,775	4	7,168	3	453,589	804,483	10.00
93,132	39	118	1	666	28	168,325	7,033,685	10.50
35,173	157	212	2	1,413	12	92,167	306,316	11.00
62,453	96	29,073	31	653	25	113,247	143,871	11.50
37,187	155	684	27	8,254	97	79,556	90,488	12.00
9,191	87	697	4	631	4	12,066	12,069	12.50
2,090	189	1,861	1	1,474	3	5,890	55,320	13.00
1,199	102	785	7	1,399	0	3,855	75,671	13.50
14,894	403	1,054	271	290	-	21,587	21,731	14.00
3,054	92	378	44	2,217	55	6,023	6,023	14.50
4,928	338	997	65	2,105	-	11,500	12,625	15.00
46,532	565	662	2	380	-	51,563	51,757	16.00
27,643	151	538	-	629	-	32,149	32,149	17.00
125,714	94	55	1	24	-	129,492	142,507	18.00
58,488	3	2	-	46	-	60,762	60,762	19.00
66,412	89	58	1	21	-	68,691	215,277	20.00
30,376	-	-	-	1	-	30,380	30,380	21.00
303	-	-	-	30	-	384	384	22.00
1	-	-	-	6	-	7	7	above 22.00
1,523,042	4,558	78,044	530	102,684	291	2,876,254	24,308,249	Total
10.69	11.44	10.01	12.93	7.75	11.23	9.41	9.18	Weighted Average

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

2.5.3 Deposits Distributed by Rate of

Overall
Foreign

Rate of Interest	Mar-24	Dec-24	Mar-25 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	152,721	122,670	172,156	-	-	786	61	-
01.00*	1,573	5,061	-	-	-	1,679	-	-
02.00*	14,754	12,637	-	-	-	705	12,111	-
03.00*	4,600	480	-	-	-	-	-	-
04.00*	-	11,154	-	-	-	325,244	700	-
05.00*	2,800	-	-	-	-	253	6,743	-
06.00*	2,100	2,611	-	-	-	270	19,656	32
07.00*	605	7,211	-	-	-	1,514	113,701	-
08.00	4,500	3,837	-	-	-	10,561	62,705	-
08.50	-	2,830	-	-	-	-	500	-
09.00	-	8,762	-	-	-	-	6,167	-
09.50	-	15,286	-	-	-	17,797	4,466	-
10.00	6,529	19,928	-	-	-	-	-	-
10.50	-	-	-	-	-	66,238	2,000	-
11.00	-	7,670	-	-	-	0	-	-
11.50	600	3,750	-	-	-	5,519	-	-
12.00	-	4,215	-	-	-	-	-	-
12.50	-	1,400	-	-	-	-	-	-
13.00	500	-	-	-	-	-	-	-
13.50	-	578,861	-	-	-	-	-	-
14.00	6,192	6,244	-	-	-	-	-	-
14.50	250	-	-	-	-	-	-	-
15.00	6,000	-	-	-	-	-	-	-
16.00	1,090	35	-	-	-	-	-	-
17.00	4,668	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
19.00	51,129	-	-	-	-	-	-	-
20.00	126,073	-	-	-	-	-	-	-
21.00	275,988	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-
above 22.00	-	-	-	-	-	-	-	-
Total	662,672	814,642	172,156	-	-	430,567	228,811	32
Weighted Average	19.16	12.57	-	-	-	5.39	7.04	6.00

*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-25 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	173,003	00.00
-	-	-	-	-	-	-	1,679	01.00*
-	-	-	-	-	-	12,111	12,816	02.00*
-	-	-	-	-	-	-	-	03.00*
-	-	-	-	-	-	700	325,944	04.00*
-	-	-	-	-	-	6,743	6,996	05.00*
-	-	-	-	-	-	19,688	19,958	06.00*
-	-	-	-	-	-	113,701	115,215	07.00*
-	-	-	-	-	-	62,705	73,266	08.00
-	-	-	-	-	-	500	500	08.50
-	-	-	-	-	-	6,167	6,167	09.00
-	-	-	-	-	-	4,466	22,263	09.50
-	-	-	-	-	-	-	-	10.00
-	-	-	-	-	-	2,000	68,238	10.50
-	-	-	-	-	-	-	0	11.00
-	-	-	-	-	-	-	5,519	11.50
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.50
-	-	-	-	-	-	-	-	13.00
-	-	-	-	-	-	-	-	13.50
-	-	-	-	-	-	-	-	14.00
-	-	-	-	-	-	-	-	14.50
-	-	-	-	-	-	-	-	15.00
-	-	-	-	-	-	-	-	16.00
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	20.00
-	-	-	-	-	-	-	-	21.00
-	-	-	-	-	-	-	-	22.00
-	-	-	-	-	-	-	-	above 22.00
-	-	-	-	-	-	228,842	831,565	Total
-	-	-	-	-	-	7.04	5.96	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, 2025

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others**	Total Deposits
00.00	7,476,988	1,273,711	445,858	3,024,666	12,221,224
01.00*	246,673	44,354	42,888	228,437	562,351
02.00*	65,938	13,318	28,046	191,686	298,988
03.00*	11,035	3,375	6,462	14,622	35,495
04.00*	53,669	9,307	10,294	519,131	592,402
05.00*	90,414	6,734	11,722	442,504	551,374
06.00*	73,359	11,700	8,052	396,346	489,457
07.00*	759,459	344,270	271,581	614,141	1,989,451
08.00	194,694	111,576	15,544	970,187	1,292,000
08.50	128,256	34,028	40,211	179,840	382,336
09.00	195,032	34,182	52,827	371,096	653,137
09.50	43,227	14,949	10,234	90,702	159,113
10.00	168,452	38,076	30,704	620,225	857,457
10.50	3,573,690	913,882	482,176	2,645,115	7,614,863
11.00	29,749	27,477	2,051	304,784	364,061
11.50	601,224	154,945	21,222	826,575	1,603,965
12.00	7,039	4,479	2,307	133,887	147,711
12.50	1,805	601	142	10,926	13,472
13.00	2,076	1,023	799	101,041	104,939
13.50	34,354	10,701	944	34,119	80,117
14.00	4,462	2,958	1,764	20,069	29,253
14.50	2,903	1,218	1,784	894	6,799
15.00	5,910	2,702	717	45,049	54,378
16.00	16,310	9,159	4,737	52,047	82,253
17.00	7,979	3,467	1,634	40,391	53,471
18.00	42,042	22,432	14,404	113,375	192,253
19.00	6,459	1,357	103	115,917	123,836
20.00	100,161	5,046	4,204	285,397	394,808
21.00	1,389	136	463	105,017	107,006
22.00	115	8	-	366	489
above 22.00	56	142	-	4,703	4,901
Total	13,944,919	3,101,313	1,513,874	12,503,254	31,063,360

Note(s)

*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 *

**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 (NBFIs), etc.)

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	554,430	275	223,198	233	9,739	2	60,478	3	3,933,453	2,361
5,000 to 10,000	43,635	300	36,438	256	398	3	999	7	348,727	2,387
10,000 to 20,000	49,934	709	35,593	510	482	7	1,387	19	317,557	4,377
20,000 to 25,000	15,504	342	12,562	278	208	5	392	9	98,469	2,168
25,000 to 50,000	55,737	1,958	38,274	1,355	668	24	1,209	43	305,476	10,919
50,000 to 100,000	123,861	8,813	36,474	2,571	823	59	996	72	357,605	25,562
100,000 to 150,000	65,205	7,515	16,540	2,025	446	54	590	72	245,353	29,892
150,000 to 200,000	20,448	3,530	10,660	1,846	292	51	348	60	148,579	25,690
200,000 to 300,000	25,872	6,341	14,908	3,596	345	85	493	123	209,960	51,575
300,000 to 400,000	16,578	5,716	8,922	3,072	251	87	330	115	118,654	40,855
400,000 to 500,000	11,668	5,203	6,160	2,727	236	106	264	119	81,071	36,265
500,000 to 750,000	23,496	14,139	9,918	6,013	326	200	553	337	139,179	84,768
750,000 to 1,000,000	12,993	11,264	5,694	4,911	216	189	343	301	76,184	65,897
1,000,000 to 2,000,000	34,315	47,993	15,143	20,732	643	903	888	1,275	162,627	225,948
2,000,000 to 3,000,000	15,462	37,709	5,438	13,628	345	830	599	1,691	71,740	174,104
3,000,000 to 4,000,000	8,978	30,864	3,332	11,559	225	790	344	1,192	96,161	349,357
4,000,000 to 5,000,000	6,174	27,540	2,146	9,618	297	1,331	251	1,122	27,103	120,397
5,000,000 to 6,000,000	5,488	29,624	2,099	11,429	150	822	225	1,215	21,177	114,223
6,000,000 to 7,000,000	3,427	22,176	1,494	9,597	81	518	187	1,209	13,080	84,396
7,000,000 to 8,000,000	2,767	20,616	1,213	9,058	76	567	128	956	10,557	78,730
8,000,000 to 9,000,000	2,213	18,759	1,159	9,849	88	740	147	1,245	8,210	69,279
9,000,000 to 10,000,000	1,866	17,687	728	6,894	54	510	118	1,128	6,673	63,167
10,000,000 to 100,000,000	15,815	370,703	11,813	383,972	1,289	44,647	2,135	70,451	58,842	1,503,067
100,000,000 to 500,000,000	793	137,031	3,723	768,768	585	121,448	574	123,451	5,127	988,410
500,000,000 to 1,000,000,000	43	28,109	652	433,098	207	134,439	105	72,004	617	411,900
1,000,000,000 to 5,000,000,000	40	81,388	682	1,256,032	283	562,376	142	305,558	456	900,154
5,000,000,000 to 10,000,000,000	3	17,236	83	541,879	53	337,052	26	178,283	62	428,065
10,000,000,000 & Over	-	-	47	1,032,080	15	281,530	14	334,620	33	724,699
Total	1,116,745	953,539	505,093	4,547,589	18,821	1,489,373	74,265	1,096,680	6,862,732	6,618,614

Note(s)

- Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly,
- 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 March, 2025

(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	
37,524	60	115,356,997	102,837	13,301	12	119,634,690	105,506	120,189,120	105,781	Less Than 5000
8,925	60	5,200,219	39,154	2,071	15	5,597,777	41,882	5,641,412	42,181	5,000 to 10,000
6,051	90	5,700,292	78,698	1,994	29	6,063,356	83,731	6,113,290	84,439	10,000 to 20,000
1,870	41	1,843,053	40,360	543	12	1,957,097	42,873	1,972,601	43,215	20,000 to 25,000
5,975	196	5,298,497	189,843	2,380	82	5,652,479	202,462	5,708,216	204,420	25,000 to 50,000
3,659	256	7,230,699	561,724	1,983	144	7,632,239	590,388	7,756,100	599,201	50,000 to 100,000
2,058	249	4,547,183	531,668	783	97	4,812,953	564,057	4,878,158	571,571	100,000 to 150,000
1,395	245	2,119,078	366,905	771	136	2,281,123	394,932	2,301,571	398,461	150,000 to 200,000
2,098	509	3,732,591	908,024	710	180	3,961,105	964,091	3,986,977	970,432	200,000 to 300,000
1,180	405	1,650,419	568,890	719	238	1,780,475	613,662	1,797,053	619,378	300,000 to 400,000
859	384	1,001,580	446,533	676	301	1,090,846	486,436	1,102,514	491,639	400,000 to 500,000
2,292	1,355	1,395,057	842,680	1,903	1,350	1,549,228	936,703	1,572,724	950,842	500,000 to 750,000
1,103	950	672,278	581,412	2,339	1,950	758,157	655,609	771,150	666,873	750,000 to 1,000,000
3,238	4,407	1,137,946	1,566,579	728	956	1,321,213	1,820,799	1,355,528	1,868,792	1,000,000 to 2,000,000
1,788	6,086	502,461	1,083,516	278	689	582,649	1,280,545	598,111	1,318,254	2,000,000 to 3,000,000
1,003	3,445	231,420	794,216	271	973	332,756	1,161,531	341,734	1,192,396	3,000,000 to 4,000,000
1,039	4,613	143,822	639,254	80	358	174,738	776,693	180,912	804,234	4,000,000 to 5,000,000
1,169	6,105	103,249	556,756	106	589	128,175	691,140	133,663	720,764	5,000,000 to 6,000,000
522	3,367	66,213	427,533	72	468	81,649	527,089	85,076	549,264	6,000,000 to 7,000,000
506	3,750	47,017	350,484	44	328	59,541	443,874	62,308	464,489	7,000,000 to 8,000,000
396	3,335	36,069	304,930	58	487	46,127	389,865	48,340	408,625	8,000,000 to 9,000,000
286	2,709	27,859	264,194	28	262	35,746	338,865	37,612	356,552	9,000,000 to 10,000,000
5,342	164,095	169,100	3,488,293	626	23,325	249,147	5,677,849	264,962	6,048,552	10,000,000 to 100,000,000
1,127	224,710	3,409	582,478	42	8,535	14,587	2,817,800	15,380	2,954,831	100,000,000 to 500,000,000
156	102,591	161	111,779	4	2,270	1,902	1,268,082	1,945	1,296,191	500,000,000 to 1,000,000,000
88	132,732	94	151,171	2	4,450	1,747	3,312,473	1,787	3,393,861	1,000,000,000 to 5,000,000,000
8	50,186	2	12,489	-	-	234	1,547,954	237	1,565,190	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	109	2,372,930	109	2,372,930	10,000,000,000 & Over
91,657	716,931	158,216,765	15,592,399	32,512	48,235	165,801,845	30,109,820	166,918,590	31,063,360	Total

, on number of deposits/advances accounts. For detail, see page xiv of this publication

2.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks
As on 31st March, 2025

(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	81,561,247	83,355	37,228,206	21,427	652,238	525	747,429	473	120,189,120	105,781
5,000 to 10,000	4,304,677	32,624	1,144,848	8,219	75,938	540	115,949	799	5,641,412	42,181
10,000 to 20,000	4,790,054	67,082	1,137,982	14,762	76,666	1,083	108,588	1,512	6,113,290	84,439
20,000 to 25,000	1,515,907	33,368	395,967	8,500	24,967	556	35,760	791	1,972,601	43,215
25,000 to 50,000	4,681,691	167,772	831,907	29,755	82,598	2,921	112,020	3,971	5,708,216	204,420
50,000 to 100,000	6,612,910	518,211	879,691	62,608	96,304	6,845	167,195	11,537	7,756,100	599,201
100,000 to 150,000	2,891,259	352,660	1,850,206	202,636	73,318	8,594	63,375	7,682	4,878,158	571,571
150,000 to 200,000	1,909,351	330,577	314,456	54,389	37,937	6,591	39,827	6,904	2,301,571	398,461
200,000 to 300,000	3,467,226	843,861	399,801	97,604	63,840	15,345	56,110	13,622	3,986,977	970,432
300,000 to 400,000	1,436,285	496,579	243,202	83,714	43,378	14,813	74,188	24,272	1,797,053	619,378
400,000 to 500,000	882,185	393,645	154,894	68,903	41,700	18,523	23,735	10,568	1,102,514	491,639
500,000 to 750,000	1,189,682	720,264	262,462	158,916	79,630	46,734	40,950	24,928	1,572,724	950,842
750,000 to 1,000,000	559,677	483,984	146,475	126,903	40,491	34,914	24,507	21,071	771,150	666,873
1,000,000 to 2,000,000	944,432	1,306,070	257,188	351,880	98,288	133,713	55,620	77,131	1,355,528	1,868,792
2,000,000 to 3,000,000	424,389	916,045	103,600	232,424	42,418	99,899	27,704	69,886	598,111	1,318,254
3,000,000 to 4,000,000	239,732	836,910	47,758	163,407	21,369	72,791	32,875	119,287	341,734	1,192,396
4,000,000 to 5,000,000	126,715	563,383	29,159	129,444	13,664	60,681	11,374	50,726	180,912	804,234
5,000,000 to 6,000,000	88,085	475,880	21,741	117,116	13,551	72,375	10,286	55,393	133,663	720,764
6,000,000 to 7,000,000	58,710	379,383	12,879	82,964	6,937	44,644	6,550	42,273	85,076	549,264
7,000,000 to 8,000,000	41,631	310,271	9,590	71,509	5,520	41,191	5,567	41,518	62,308	464,489
8,000,000 to 9,000,000	31,914	269,664	7,379	62,336	4,555	38,586	4,492	38,038	48,340	408,625
9,000,000 to 10,000,000	24,828	235,517	5,658	53,546	3,600	34,077	3,526	33,411	37,612	356,552
10,000,000 to 100,000,000	153,259	3,225,889	34,883	725,907	26,934	583,436	49,886	1,513,321	264,962	6,048,552
100,000,000 to 500,000,000	3,581	611,533	751	126,468	651	108,044	10,397	2,108,786	15,380	2,954,831
500,000,000 to 1,000,000,000	179	123,360	29	18,293	28	19,312	1,709	1,135,226	1,945	1,296,191
1,000,000,000 to 5,000,000,000	99	154,364	13	27,684	17	36,062	1,658	3,175,751	1,787	3,393,861
5,000,000,000 to 10,000,000,000	2	12,668	-	-	2	11,076	233	1,541,446	237	1,565,190
10,000,000,000 & Over	-	-	-	-	-	-	109	2,372,930	109	2,372,930
Total	117,939,707	13,944,919	45,520,725	3,101,313	1,626,539	1,513,874	1,831,619	12,503,254	166,918,590	31,063,360

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

2. 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

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

All Banks

(Million Rupees)

Type of Accounts	Jan to Mar 25 P									
	Debits					Credits				
	Over the Counter (OTC)	Other than the Counter				Over the Counter (OTC)	Other than the Counter			
		Fund Transfer (Paper based)	Fund Transfer (Online)	Others	Total Debits		Fund Transfer(Paper based)	Fund Transfer(Online)	Others	Total Credits
I. Current Deposits	195,561,201	81,236,134	61,677,385	66,058,552	404,533,272	215,560,316	98,566,903	62,265,700	58,980,357	435,373,276
1) Basic Banking Accounts	98,019,600	64,801,850	26,555,951	210,350	189,587,750	100,910,818	84,483,870	23,578,356	1,695,989	210,669,032
II. Call Deposits	3,565,579	5,422,715	6,459,942	8,849,837	24,298,074	5,194,831	4,983,699	1,650,309	12,472,773	24,301,611
III. Other Deposit Accounts	114,507	181,118	575,721	746,539	1,617,885	405,729	109,166	506,164	666,709	1,687,768
IV. Saving Deposits	67,966,728	24,560,776	25,754,324	61,162,105	179,443,932	79,093,036	12,551,643	17,300,410	29,914,004	138,859,094
V. Fixed or Term Deposits	12,182,416	2,261,374	36,622	4,480,016	18,950,428	13,984,875	1,140,282	28,331	4,009,140	19,162,629
1) Less Than Three Months	12,082,472	1,820,447	5,695	2,439,715	16,348,329	13,828,745	259,850	6,310	2,459,925	16,554,830
2) For Three Months and Over but Less Than Six Months	2,408	192,873	354	478,760	674,394	56,091	315,246	7,000	464,516	842,853
3) For Six Months and Over but Less Than One Year	43,483	64,407	1,836	275,342	385,068	46,145	49,681	2,410	328,091	426,327
4) For One Year & Over but Less Than Two Years	34,706	164,807	17,802	1,226,840	1,444,155	43,624	457,618	11,970	700,931	1,214,143
5) For Two Years & Over but Less Than Three Years	94	86	14	54,795	54,989	620	134	15	47,058	47,827
6) For Three Years & Over but Less Than Four Years	1,726	255	263	1,378	3,622	25	29,333	5	3,345	32,709
7) For Four Years & Over but Less Than Five Years	11,279	4	21	37	11,340	2,871	3	21	16	2,911
8) For Five Years & Over but Less Than Ten Years	6,248	18,471	637	3,150	28,506	6,753	28,417	599	5,258	41,028
9) For Ten Years and Over	-	25	-	-	25	-	-	-	-	-
Total	279,390,431	113,662,115	94,493,995	141,297,049	628,843,591	314,238,788	117,351,694	81,750,913	106,042,983	619,384,377

Notes)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

3. 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.

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	246,114	101,670	200,549	101,223	259,650	131,192
II. Securities, Shares and Other						
Financial Instruments:	808	140,793	1,868	830,384	1,143	313,500
A. Quoted on the Stock Exchange:	535	78,981	1,564	403,197	980	86,654
1. To Stock Brokers and Dealers:	376	52,087	1,299	115,555	686	37,140
(a) Government and Other Trustee Securities	145	16,727	167	70,088	128	2,516
(b) Shares and Debentures	228	33,462	1,129	43,944	555	33,226
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	1,898	3	1,523	3	1,398
2. To Others:	159	26,894	265	287,641	294	49,514
(a) Government and Other Trustee Securities	8	118	25	258,247	15	9,798
(b) Shares and Debentures	121	17,280	213	16,506	222	30,582
(c) Participation Term Certificates	4	8	2	8	2	8
(d) Others	26	9,488	25	12,880	55	9,126
B. Unquoted on the Stock Exchange:	273	61,812	304	427,187	163	226,846
1. To Stock Brokers and Dealers:	114	10,417	185	100,694	24	3,555
(a) Government and Other Trustee Securities	-	-	2	34,202	-	-
(b) Shares and Debentures	110	10,333	176	41,496	20	3,551
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	84	7	24,996	4	4
2. To Others:	159	51,394	119	326,494	139	223,291
(a) Government and Other Trustee Securities	53	7,553	78	215,326	65	204,096
(b) Shares and Debentures	26	1,902	10	808	7	758
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	80	41,940	31	110,359	67	18,437
III. Merchandise	70,481	3,159,704	67,899	3,614,557	61,608	2,867,175
A. Food Items:	20,486	1,088,986	18,993	1,162,738	13,326	849,357
1. Wheat	8,404	343,002	8,070	515,862	4,206	164,934
2. Rice and Paddy	3,242	136,026	3,178	146,421	2,906	119,315
3. Other Grains & Pulses:	694	14,616	556	16,330	753	16,940
(a) Indigenous	658	12,554	545	16,179	726	15,976
(b) Imported	36	2,062	11	151	27	964
4. Edible Oils:	1,603	88,168	1,270	58,229	1,436	76,637
(a) Indigenous	1,535	84,440	1,211	55,171	1,385	69,863
(b) Imported	68	3,728	59	3,058	51	6,775
5. Sugar:	1,817	408,112	1,317	289,092	1,406	300,209
(a) Indigenous	1,811	406,787	1,317	289,092	1,404	299,399
(b) Imported	6	1,325	-	-	2	810
6. Kariana And Spices	141	2,477	140	2,197	134	964
7. Fish And Fish Preparations	27	863	13	337	11	660
8. Other Food Items:	4,558	95,723	4,449	134,271	2,474	169,697
(a) Indigenous	4,505	94,582	4,403	133,215	2,421	168,955
(b) Imported	53	1,141	46	1,056	53	743
B. Raw Materials:	22,530	716,167	25,637	857,725	24,267	701,578
1. Cotton Raw:	14,301	154,190	17,066	158,887	16,971	120,501
(a) Indigenous	2,557	139,171	2,372	145,507	2,264	106,078
(b) Imported	11,744	15,019	14,694	13,380	14,707	14,424
2. Synthetic Fibers:	121	12,563	115	13,351	121	17,487
(a) Indigenous	77	11,456	69	8,004	92	16,518
(b) Imported	44	1,106	46	5,347	29	969
3. Fertilizers:	1,118	54,032	1,047	65,133	1,032	95,420
(a) Indigenous	1,108	50,214	1,037	61,267	1,019	92,274
(b) Imported	10	3,818	10	3,866	13	3,146
4. Petroleum Crude:	1,378	145,453	1,443	123,690	1,351	112,958
(a) Indigenous	1,326	109,205	1,342	89,386	1,309	94,967
(b) Imported	52	36,247	101	34,304	42	17,990
5. Iron and Steel:	2,279	132,266	1,948	117,201	1,726	98,089
(a) Indigenous	1,708	95,989	1,525	77,189	1,425	66,723
(b) Imported	571	36,276	423	40,012	301	31,365
6. Wool & Goat Hair	2	15	5	47	5	54
7. Hides & Skins	140	5,184	110	6,572	114	6,466
8. Oil Seeds	358	14,236	233	7,022	130	5,377
9. Pesticides & Insecticides:	440	5,708	426	6,051	397	8,016
(a) Indigenous	434	5,064	420	5,828	394	7,790
(b) Imported	6	644	6	224	3	226
10. Other Raw Materials:	2,393	192,521	3,244	359,772	2,420	237,209
(a) Indigenous	2,106	177,107	3,015	329,248	2,121	209,437
(b) Imported	287	15,414	229	30,524	299	27,773

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	27,465	1,354,550	23,269	1,594,094	24,015	1,316,241
1. Cotton Textiles:	5,289	314,733	4,356	341,392	3,614	279,435
(a) Indigenous	5,064	296,032	4,157	313,824	3,422	252,014
(b) Imported	225	18,700	199	27,567	192	27,421
2. Cotton Yarn:	2,240	102,356	1,904	91,650	1,772	83,465
(a) Indigenous	2,221	100,045	1,896	91,296	1,764	83,140
(b) Imported	19	2,311	8	354	8	326
3. Other Textiles:	3,613	233,180	3,038	289,876	2,701	239,116
(a) Indigenous	3,594	228,692	3,021	283,434	2,682	233,840
(b) Imported	19	4,487	17	6,441	19	5,277
4. Machinery:	1,136	59,683	976	51,695	1,078	56,004
(a) Indigenous	646	38,576	541	29,393	565	30,875
(b) Imported	490	21,107	435	22,302	513	25,129
5. Handloom Products	1	65	-	-	1	73
6. Carpets & Rugs	21	505	14	182	13	156
7. Readymade Garments	1,285	82,210	1,175	65,786	1,044	56,233
8. Cement and Cement Products:	663	127,665	549	191,700	498	86,481
(a) Indigenous	634	125,731	547	190,885	496	85,861
(b) Imported	29	1,934	2	815	2	620
9. Sports Goods	82	1,616	86	1,993	87	2,560
10. Surgical Instruments	196	6,367	86	4,249	125	7,775
11. Chemicals & Dyes	1,581	60,586	1,378	68,754	1,385	59,444
12. Other Finished Goods:	11,358	365,583	9,707	486,817	11,697	445,498
(a) Indigenous	10,944	345,343	9,366	473,335	11,405	435,824
(b) Imported	414	20,241	341	13,482	292	9,674
IV. Fixed Assets Including Machinery	392,029	1,991,050	399,579	2,747,320	382,363	2,251,932
A. Transport Equipment	374,223	751,889	382,194	863,220	365,187	805,861
B. Furniture & Fixtures	421	13,609	355	3,796	460	6,557
C. Office Equipment	386	41,045	307	177,284	228	21,383
D. Other Machinery & Equipment	16,999	1,184,506	16,723	1,703,020	16,488	1,418,130
V. Real Estate	593,477	1,729,695	584,817	2,410,134	663,966	2,250,432
A. Land	458,423	591,682	449,270	1,144,710	531,108	1,135,289
1. Residential	17,842	269,899	21,724	494,459	100,348	771,554
(a) House	15,740	258,155	19,858	485,384	98,567	756,977
(b) Flat	2,102	11,744	1,866	9,076	1,781	14,577
2. Non-Residential	440,581	321,783	427,546	650,251	430,760	363,735
(a) Commercial	6,334	109,479	7,801	383,322	7,300	129,623
(b) Industrial	745	35,838	774	56,757	578	31,431
(c) Agriculture	433,132	168,973	417,872	190,733	422,125	190,322
(d) Others	370	7,494	1,099	19,439	757	12,359
B. Buildings:	135,054	1,138,013	135,547	1,265,423	132,858	1,115,143
1. Residential	123,119	672,129	124,457	763,588	121,036	623,186
(a) House	110,656	599,245	116,748	714,673	109,537	558,998
(b) Flat	12,463	72,884	7,709	48,915	11,499	64,188
2. Non-Residential	11,935	465,884	11,090	501,836	11,822	491,957
(a) Commercial	5,484	221,968	5,349	253,480	5,105	233,340
(b) Industrial	3,119	181,855	2,782	148,430	2,650	147,835
(c) Agriculture	2,911	41,361	2,484	76,744	2,142	54,966
(d) Others	421	20,700	475	23,182	1,925	55,817
VI. Fixed Deposits and Insurance Policies	24,840	454,817	27,189	860,214	27,625	641,180
A. Bank Deposits	24,779	454,373	27,140	859,812	27,576	640,784
1. Security Deposits	2,585	72,975	785	105,381	712	53,140
2. Term Deposits (TDRs)	17,377	348,933	20,513	502,833	20,456	486,104
3. Other Deposits	4,817	32,465	5,842	251,599	6,408	101,540
B. Insurance Policies	61	444	49	402	49	396
VII. Others	424,663	3,788,821	477,329	4,630,223	440,529	4,343,057
A. Other Secured Advances	138,858	1,601,609	140,835	2,193,992	141,133	1,987,244
1. Receivables	108,461	549,694	369	93,470	731	208,279
2. Employees Benefits	6,325	1,093	3,603	753	3,576	476
3. Others	24,072	1,050,822	136,863	2,099,769	136,826	1,778,489
B. Advances Secured by Guarantee(s)	285,805	2,187,212	336,494	2,436,230	299,396	2,355,813
1. Institutional Guarantee(s)	3,690	1,963,110	7,549	2,157,186	6,760	2,108,517
2. Individual Guarantee(s)	282,115	224,102	328,945	279,044	292,636	247,297
VIII. Unsecured Advances	2,251,938	228,802	2,798,558	291,630	5,727,518	317,545
1. Credit Cards	1,687,433	112,421	2,251,864	170,716	2,344,799	182,099
2. Personal Loan	511,513	104,806	526,963	111,626	3,292,765	121,537
3. Others	52,992	11,575	19,731	9,288	89,954	13,909
Total	4,004,350	11,595,353	4,557,788	15,485,684	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easy Paisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	233,596	92,704	187,899	91,034	193,923	108,037
II. Securities, Shares and Other Financial Instruments:	105	49,951	71	238,690	70	25,475
A. Quoted on the Stock Exchange:	33	3,895	40	69,354	40	5,621
1. To Stock Brokers and Dealers:	13	2,675	17	2,251	16	2,281
(a) Government and Other Trustee Securities	-	-	2	27	1	1
(b) Shares and Debentures	13	2,675	15	2,224	15	2,280
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	20	1,220	23	67,103	24	3,340
(a) Government and Other Trustee Securities	4	100	6	65,089	7	35
(b) Shares and Debentures	15	1,115	16	2,009	16	3,300
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	72	46,056	31	169,336	30	19,854
1. To Stock Brokers and Dealers:	5	771	10	61,170	6	2,153
(a) Government and Other Trustee Securities	-	-	2	34,202	-	-
(b) Shares and Debentures	5	771	6	1,976	6	2,153
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	2	24,992	-	-
2. To Others:	67	45,285	21	108,166	24	17,701
(a) Government and Other Trustee Securities	11	6,455	10	2,394	10	2,396
(b) Shares and Debentures	2	755	2	755	2	755
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	54	38,076	9	105,017	12	14,551
III. Merchandise	16,293	465,594	20,261	547,937	20,042	501,624
A. Food Items:	1,111	150,865	1,133	244,153	1,067	188,733
1. Wheat	81	47,033	80	155,124	79	93,448
2. Rice and Paddy	337	28,588	395	25,263	371	25,575
3. Other Grains & Pulses:	21	311	28	834	31	922
(a) Indigenous	20	305	27	828	30	916
(b) Imported	1	6	1	6	1	6
4. Edible Oils:	157	9,471	146	7,636	133	6,414
(a) Indigenous	157	9,471	146	7,636	133	6,414
(b) Imported	-	-	-	-	-	-
5. Sugar:	187	58,951	173	46,893	175	56,025
(a) Indigenous	187	58,951	173	46,893	175	56,025
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	9	11	8	13	7	6
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	319	6,501	303	8,391	271	6,344
(a) Indigenous	319	6,501	303	8,391	270	6,327
(b) Imported	-	-	-	-	1	17
B. Raw Materials:	13,176	148,788	16,546	158,279	16,492	157,509
1. Cotton Raw:	11,757	19,579	14,842	18,257	14,829	17,385
(a) Indigenous	224	15,044	295	12,368	282	11,708
(b) Imported	11,533	4,535	14,547	5,889	14,547	5,677
2. Synthetic Fibers:	4	111	7	70	3	159
(a) Indigenous	2	10	2	18	2	20
(b) Imported	2	100	5	51	1	139
3. Fertilizers:	449	4,020	374	5,611	382	5,756
(a) Indigenous	449	4,020	374	5,611	382	5,756
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	40	51,190	47	53,223	48	54,597
(a) Indigenous	24	48,114	21	49,514	21	50,995
(b) Imported	16	3,076	26	3,709	27	3,602
5. Iron and Steel:	114	14,698	121	14,694	113	14,934
(a) Indigenous	83	5,858	92	8,019	89	7,703
(b) Imported	31	8,839	29	6,675	24	7,232
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	2	8	2	10	2	9
9. Pesticides & Insecticides:	15	169	16	270	15	222
(a) Indigenous	15	169	16	270	15	222
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	795	59,015	1,137	66,144	1,100	64,445
(a) Indigenous	757	58,071	1,084	63,741	1,043	62,448
(b) Imported	38	944	53	2,403	57	1,998

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	2,006	165,941	2,582	145,506	2,483	155,381
1. Cotton Textiles:	805	55,061	1,127	37,936	1,116	39,939
(a) Indigenous	751	44,874	1,055	31,305	1,038	32,865
(b) Imported	54	10,186	72	6,631	78	7,073
2. Cotton Yarn:	154	19,605	163	15,025	142	17,988
(a) Indigenous	150	19,426	158	14,795	137	17,772
(b) Imported	4	179	5	230	5	215
3. Other Textiles:	118	26,740	141	21,320	138	26,362
(a) Indigenous	117	26,739	140	21,320	136	26,341
(b) Imported	1	0	1	0	2	21
4. Machinery:	22	649	30	1,462	37	1,444
(a) Indigenous	18	26	20	27	26	42
(b) Imported	4	623	10	1,434	11	1,402
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	4	2	4	2	4
7. Readymade Garments	59	19,665	71	17,042	69	17,129
8. Cement and Cement Products:	32	7,562	40	6,222	39	4,645
(a) Indigenous	32	7,562	40	6,222	39	4,645
(b) Imported	-	-	-	-	-	-
9. Sports Goods	8	62	12	53	12	46
10. Surgical Instruments	2	7	2	18	2	17
11. Chemicals & Dyes	128	4,580	127	5,001	116	3,399
12. Other Finished Goods:	676	32,008	867	41,423	810	44,409
(a) Indigenous	638	30,827	838	40,406	782	43,400
(b) Imported	38	1,181	29	1,017	28	1,009
IV. Fixed Assets Including Machinery	74,277	327,972	93,052	362,612	96,880	368,171
A. Transport Equipment	69,914	108,375	88,114	123,478	91,960	126,533
B. Furniture & Fixtures	19	5,758	16	2,275	13	2,259
C. Office Equipment	71	3,595	57	2,374	34	2,555
D. Other Machinery & Equipment	4,273	210,244	4,865	234,485	4,873	236,823
V. Real Estate	466,612	493,258	452,964	507,650	456,605	497,868
A. Land	416,266	260,577	398,862	277,816	402,490	276,397
1. Residential	3,696	68,964	4,960	68,748	4,885	72,241
(a) House	3,695	68,760	4,960	68,748	4,885	72,241
(b) Flat	1	204	-	-	-	-
2. Non-Residential	412,570	191,613	393,902	209,068	397,605	204,157
(a) Commercial	1,381	42,603	1,354	43,079	1,319	39,058
(b) Industrial	142	13,041	200	12,964	207	13,065
(c) Agriculture	410,899	132,378	391,850	145,646	395,529	144,560
(d) Others	148	3,590	498	7,379	550	7,474
B. Buildings:	50,346	232,682	54,102	229,834	54,115	221,471
1. Residential	46,519	118,138	50,458	114,219	50,404	104,249
(a) House	46,074	116,804	49,881	112,142	49,833	102,230
(b) Flat	445	1,334	577	2,077	571	2,019
2. Non-Residential	3,827	114,544	3,644	115,615	3,711	117,222
(a) Commercial	2,340	86,497	2,554	88,503	2,635	91,509
(b) Industrial	251	13,481	284	10,673	292	8,677
(c) Agriculture	1,217	12,750	787	14,217	766	15,266
(d) Others	19	1,817	19	2,222	18	1,770
VI. Fixed Deposits and Insurance Policies	233	16,623	476	65,746	473	14,483
A. Bank Deposits	233	16,623	476	65,746	473	14,483
1. Security Deposits	127	14,431	283	59,134	284	10,525
2. Term Deposits (TDRs)	45	2,101	56	5,365	53	2,700
3. Other Deposits	61	91	137	1,247	136	1,258
B. Insurance Policies	-	-	-	-	-	-
VII. Others	245,341	919,656	285,940	889,261	286,204	1,011,687
A. Other Secured Advances	11,820	129,177	1,846	69,810	1,812	84,094
1. Receivables	90	23,112	157	47,420	156	60,569
2. Employees Benefits	1,527	146	1,290	236	1,212	113
3. Others	10,203	105,919	399	22,155	444	23,412
B. Advances Secured by Guarantee(s)	233,521	790,479	284,094	819,451	284,392	927,593
1. Institutional Guarantee(s)	1,229	633,447	4,839	649,687	4,843	759,771
2. Individual Guarantee(s)	232,292	157,032	279,255	169,764	279,549	167,822
VIII. Unsecured Advances	131,103	24,542	575,097	56,267	644,277	66,651
1. Credit Cards	13,983	1,090	482,896	34,170	553,808	44,552
2. Personal Loan	71,183	14,852	82,173	17,569	80,452	17,077
3. Others	45,937	8,600	10,028	4,528	10,017	5,022
Total	1,167,560	2,390,301	1,615,760	2,759,197	1,698,474	2,593,995

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	12,518	8,966	12,650	10,189	65,727	23,156
II. Securities, Shares and Other						
Financial Instruments:	703	90,842	1,797	591,694	1,073	288,025
A. Quoted on the Stock Exchange:	502	75,086	1,524	333,842	940	81,033
1. To Stock Brokers and Dealers:	363	49,412	1,282	113,304	670	34,860
(a) Government and Other Trustee Securities	145	16,727	165	70,061	127	2,515
(b) Shares and Debentures	215	30,787	1,114	41,720	540	30,946
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	1,898	3	1,523	3	1,398
2. To Others:	139	25,674	242	220,538	270	46,173
(a) Government and Other Trustee Securities	4	18	19	193,158	8	9,763
(b) Shares and Debentures	106	16,166	197	14,497	206	27,281
(c) Participation Term Certificates	3	3	1	3	1	3
(d) Others	26	9,488	25	12,880	55	9,126
B. Unquoted on the Stock Exchange:	201	15,756	273	257,852	133	206,991
1. To Stock Brokers and Dealers:	109	9,646	175	39,523	18	1,402
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	105	9,562	170	39,519	14	1,398
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	84	5	4	4	4
2. To Others:	92	6,110	98	218,328	115	205,590
(a) Government and Other Trustee Securities	42	1,098	68	212,932	55	201,700
(b) Shares and Debentures	24	1,147	8	54	5	3
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	26	3,864	22	5,342	55	3,887
III. Merchandise	54,168	2,692,915	47,623	3,065,583	41,551	2,364,515
A. Food Items:	19,375	938,121	17,860	918,585	12,259	660,623
1. Wheat	8,323	295,969	7,990	360,738	4,127	71,486
2. Rice and Paddy	2,905	107,438	2,783	121,158	2,535	93,740
3. Other Grains & Pulses:	673	14,306	528	15,496	722	16,018
(a) Indigenous	638	12,249	518	15,351	696	15,061
(b) Imported	35	2,056	10	145	26	958
4. Edible Oils:	1,446	78,696	1,124	50,592	1,303	70,223
(a) Indigenous	1,378	74,968	1,065	47,534	1,252	63,448
(b) Imported	68	3,728	59	3,058	51	6,775
5. Sugar:	1,630	349,161	1,144	242,200	1,231	244,184
(a) Indigenous	1,624	347,837	1,144	242,200	1,229	243,374
(b) Imported	6	1,325	-	-	2	810
6. Kariana And Spices	132	2,467	132	2,184	127	958
7. Fish And Fish Preparations	27	863	13	337	11	660
8. Other Food Items:	4,239	89,221	4,146	125,880	2,203	163,354
(a) Indigenous	4,186	88,080	4,100	124,825	2,151	162,628
(b) Imported	53	1,141	46	1,056	52	726
B. Raw Materials:	9,346	566,532	9,086	698,740	7,770	543,362
1. Cotton Raw:	2,544	134,611	2,224	140,629	2,142	103,116
(a) Indigenous	2,333	124,127	2,077	133,139	1,982	94,370
(b) Imported	211	10,484	147	7,491	160	8,746
2. Synthetic Fibers:	117	12,452	108	13,281	118	17,328
(a) Indigenous	75	11,446	67	7,985	90	16,498
(b) Imported	42	1,006	41	5,295	28	830
3. Fertilizers:	669	50,013	673	59,522	650	89,663
(a) Indigenous	659	46,195	663	55,656	637	86,517
(b) Imported	10	3,818	10	3,866	13	3,146
4. Petroleum Crude:	1,337	94,263	1,395	70,467	1,302	58,361
(a) Indigenous	1,302	61,091	1,321	39,872	1,288	43,973
(b) Imported	35	33,172	74	30,595	14	14,388
5. Iron and Steel:	2,165	117,568	1,827	102,507	1,613	83,154
(a) Indigenous	1,625	90,131	1,433	69,170	1,336	59,021
(b) Imported	540	27,437	394	33,338	277	24,134
6. Wool & Goat Hair	2	15	5	47	5	54
7. Hides & Skins	140	5,184	110	6,572	114	6,466
8. Oil Seeds	356	14,228	231	7,012	128	5,368
9. Pesticides & Insecticides:	425	5,539	410	5,781	382	7,794
(a) Indigenous	419	4,895	404	5,558	379	7,568
(b) Imported	6	644	6	224	3	226
10. Other Raw Materials:	1,591	132,659	2,103	292,921	1,316	172,058
(a) Indigenous	1,342	118,189	1,927	264,800	1,074	146,283
(b) Imported	249	14,470	176	28,122	242	25,775

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	25,447	1,188,262	20,677	1,448,258	21,522	1,160,530
1. Cotton Textiles:	4,484	259,672	3,229	303,456	2,498	239,496
(a) Indigenous	4,313	251,158	3,102	282,519	2,384	219,148
(b) Imported	171	8,514	127	20,937	114	20,348
2. Cotton Yarn:	2,086	82,751	1,741	76,625	1,630	65,477
(a) Indigenous	2,071	80,619	1,738	76,501	1,627	65,367
(b) Imported	15	2,132	3	124	3	110
3. Other Textiles:	3,493	206,226	2,895	268,341	2,561	212,539
(a) Indigenous	3,475	201,739	2,879	261,901	2,544	207,283
(b) Imported	18	4,487	16	6,441	17	5,255
4. Machinery:	1,113	59,034	945	50,233	1,040	54,561
(a) Indigenous	627	38,551	520	29,366	538	30,833
(b) Imported	486	20,484	425	20,867	502	23,727
5. Handloom Products	1	65	-	-	1	73
6. Carpets & Rugs	19	502	12	178	11	152
7. Readymade Garments	1,226	62,546	1,104	48,744	975	39,104
8. Cement and Cement Products:	631	120,103	509	185,478	459	81,836
(a) Indigenous	602	118,169	507	184,663	457	81,216
(b) Imported	29	1,934	2	815	2	620
9. Sports Goods	74	1,555	74	1,940	75	2,514
10. Surgical Instruments	193	6,360	83	4,231	122	7,758
11. Chemicals & Dyes	1,452	55,996	1,250	63,746	1,268	56,040
12. Other Finished Goods:	10,675	333,453	8,835	445,285	10,882	400,980
(a) Indigenous	10,299	314,393	8,523	432,819	10,618	392,315
(b) Imported	376	19,060	312	12,465	264	8,665
IV. Fixed Assets Including Machinery	317,664	1,661,172	306,476	2,383,594	285,432	1,882,646
A. Transport Equipment	304,225	643,380	294,032	739,621	273,179	679,207
B. Furniture & Fixtures	402	7,851	339	1,521	447	4,298
C. Office Equipment	315	37,450	250	174,910	194	18,829
D. Other Machinery & Equipment	12,722	972,490	11,855	1,467,541	11,612	1,180,313
V. Real Estate	126,724	1,233,618	131,801	1,900,406	207,313	1,750,570
A. Land	42,153	330,326	50,404	866,379	128,614	858,464
1. Residential	14,146	200,936	16,764	425,712	95,463	699,313
(a) House	12,045	189,396	14,898	416,636	93,682	684,736
(b) Flat	2,101	11,540	1,866	9,076	1,781	14,577
2. Non-Residential	28,007	129,390	33,640	440,667	33,151	159,150
(a) Commercial	4,951	66,775	6,445	340,203	5,979	90,545
(b) Industrial	601	22,116	572	43,317	369	17,958
(c) Agriculture	22,233	36,594	26,022	45,087	26,596	45,763
(d) Others	222	3,904	601	12,059	207	4,885
B. Buildings:	84,571	903,292	81,397	1,034,028	78,699	892,107
1. Residential	76,465	553,589	73,955	649,091	70,590	518,656
(a) House	64,476	482,201	66,840	602,378	59,679	456,630
(b) Flat	11,989	71,388	7,115	46,713	10,911	62,025
2. Non-Residential	8,106	349,703	7,442	384,937	8,109	373,451
(a) Commercial	3,142	133,834	2,791	163,692	2,468	140,546
(b) Industrial	2,868	168,375	2,498	137,757	2,358	139,158
(c) Agriculture	1,694	28,611	1,697	62,527	1,376	39,700
(d) Others	402	18,883	456	20,960	1,907	54,047
VI. Fixed Deposits and Insurance Policies	24,604	437,892	26,712	794,468	27,151	626,345
A. Bank Deposits	24,543	437,448	26,663	794,066	27,102	625,949
1. Security Deposits	2,455	58,243	501	46,247	427	42,263
2. Term Deposits (TDRs)	17,332	346,832	20,457	497,467	20,403	483,404
3. Other Deposits	4,756	32,373	5,705	250,352	6,272	100,283
B. Insurance Policies	61	444	49	402	49	396
VII. Others	179,187	2,460,817	191,231	3,330,570	154,158	3,197,757
A. Other Secured Advances	127,000	1,104,619	138,959	1,761,103	139,291	1,818,472
1. Receivables	108,365	525,985	211	45,822	571	147,710
2. Employees Benefits	4,771	936	2,289	508	2,342	358
3. Others	13,864	577,698	136,459	1,714,772	136,378	1,670,405
B. Advances Secured by Guarantee(s)	52,187	1,356,198	52,272	1,569,468	14,867	1,379,284
1. Institutional Guarantee(s)	2,364	1,289,128	2,582	1,460,187	1,780	1,299,810
2. Individual Guarantee(s)	49,823	67,070	49,690	109,280	13,087	79,474
VIII. Unsecured Advances	2,120,817	204,257	2,223,456	235,362	5,083,241	250,894
1. Credit Cards	1,673,450	111,331	1,768,968	136,545	1,790,991	137,547
2. Personal Loan	440,313	89,951	444,785	94,056	3,212,313	104,460
3. Others	7,054	2,975	9,703	4,761	79,937	8,888
Total	2,836,385	8,790,479	2,941,746	12,311,867	5,865,646	10,383,908

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 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	20	1,194	15	1,036	15	1,036
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	8	847	5	706	5	706
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	-	1	-	1	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	-	1	-	1	-
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	7	847	4	706	4	706
(a) Indigenous	7	847	4	706	4	706
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	12	347	10	330	10	330
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	2	214	2	214	2	215
(a) Indigenous	2	214	2	214	2	215
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	-	1	-	1	-
(a) Indigenous	1	-	1	-	1	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	1	-	1	-	1	-
11. Chemicals & Dyes	1	11	1	6	1	5
12. Other Finished Goods:	7	123	5	109	5	109
(a) Indigenous	7	123	5	109	5	109
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	88	1,906	51	1,114	51	1,115
A. Transport Equipment	84	134	48	121	48	121
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	4	1,773	3	993	3	993
V. Real Estate	141	2,819	52	2,078	48	1,994
A. Land	4	780	4	516	4	428
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	4	780	4	516	4	428
(a) Commercial	2	100	2	40	2	20
(b) Industrial	2	680	2	476	2	408
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Buildings:	137	2,039	48	1,562	44	1,566
1. Residential	135	402	44	277	42	281
(a) House	106	240	27	152	25	137
(b) Flat	29	162	17	125	17	144
2. Non-Residential	2	1,637	4	1,284	2	1,284
(a) Commercial	2	1,637	4	1,284	2	1,284
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	302	1	-	1	352
A. Bank Deposits	3	302	1	-	1	352
1. Security Deposits	3	302	1	-	1	352
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	135	408,348	158	410,391	167	133,614
A. Other Secured Advances	38	367,813	30	363,079	30	84,678
1. Receivables	6	597	1	228	4	-
2. Employees Benefits	27	11	24	9	22	5
3. Others	5	367,205	5	362,842	4	84,673
B. Advances Secured by Guarantee(s)	97	40,535	128	47,312	137	48,936
1. Institutional Guarantee(s)	97	40,535	128	47,312	137	48,936
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	18	3	5	0	-	-
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	17	3	5	0	-	-
3. Others	-	-	-	-	-	-
Total	406	414,576	282	414,620	282	138,111

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	246,114	101,670	200,549	101,223	259,650	131,192
II. Securities, Shares and Other						
Financial Instruments:	742	128,928	1,768	790,629	1,054	289,540
A. Quoted on the Stock Exchange:	479	71,109	1,470	364,594	895	66,821
1. To Stock Brokers and Dealers:	328	46,400	1,227	95,806	629	34,742
(a) Government and Other Trustee Securities	145	16,727	161	55,737	128	2,516
(b) Shares and Debentures	180	27,775	1,063	38,545	498	30,827
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	1,898	3	1,523	3	1,398
2. To Others:	151	24,709	243	268,788	266	32,079
(a) Government and Other Trustee Securities	8	118	21	239,529	13	78
(b) Shares and Debentures	115	15,795	195	16,371	196	22,868
(c) Participation Term Certificates	4	8	2	8	2	8
(d) Others	24	8,788	25	12,880	55	9,126
B. Unquoted on the Stock Exchange:	263	57,819	298	426,036	159	222,720
1. To Stock Brokers and Dealers:	111	10,317	185	100,694	24	3,555
(a) Government and Other Trustee Securities	-	-	2	34,202	-	-
(b) Shares and Debentures	107	10,233	176	41,496	20	3,551
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	84	7	24,996	4	4
2. To Others:	152	47,502	113	325,342	135	219,165
(a) Government and Other Trustee Securities	52	7,501	77	215,326	65	204,096
(b) Shares and Debentures	26	1,902	6	757	7	758
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	74	38,099	30	109,259	63	14,311
III. Merchandise	52,377	2,034,784	52,486	2,295,385	48,728	1,794,292
A. Food Items:	15,710	622,877	15,013	810,421	10,746	512,634
1. Wheat	8,082	127,764	7,672	341,184	3,898	101,612
2. Rice and Paddy	2,762	113,472	2,768	116,275	2,606	102,105
3. Other Grains & Pulses:	534	5,830	407	4,792	627	9,249
(a) Indigenous	502	3,774	401	4,743	604	8,288
(b) Imported	32	2,056	6	49	23	961
4. Edible Oils:	1,082	46,570	993	30,824	913	30,256
(a) Indigenous	1,016	42,939	935	27,825	864	23,722
(b) Imported	66	3,631	58	2,999	49	6,533
5. Sugar:	864	258,981	763	211,022	809	208,624
(a) Indigenous	863	257,999	763	211,022	809	208,624
(b) Imported	1	982	-	-	-	-
6. Kariana And Spices	134	1,180	139	1,037	134	964
7. Fish And Fish Preparations	27	863	13	337	11	660
8. Other Food Items:	2,225	68,217	2,258	104,951	1,748	59,165
(a) Indigenous	2,172	67,076	2,213	104,230	1,695	58,422
(b) Imported	53	1,141	45	721	53	743
B. Raw Materials:	19,313	478,575	22,210	465,940	21,852	435,789
1. Cotton Raw:	13,394	115,645	16,336	114,121	16,215	97,490
(a) Indigenous	1,727	102,306	1,694	101,215	1,576	84,527
(b) Imported	11,667	13,339	14,642	12,906	14,639	12,963
2. Synthetic Fibers:	68	11,290	63	7,448	69	13,084
(a) Indigenous	59	11,025	52	7,292	62	12,739
(b) Imported	9	265	11	156	7	344
3. Fertilizers:	975	22,303	876	29,928	862	35,764
(a) Indigenous	965	18,485	868	26,311	851	33,118
(b) Imported	10	3,818	8	3,616	11	2,646
4. Petroleum Crude:	1,112	102,459	1,150	86,483	1,162	78,237
(a) Indigenous	1,080	85,673	1,111	70,222	1,123	71,746
(b) Imported	32	16,786	39	16,261	39	6,490
5. Iron and Steel:	1,757	94,694	1,641	82,741	1,441	73,661
(a) Indigenous	1,351	64,854	1,316	58,979	1,219	52,445
(b) Imported	406	29,841	325	23,762	222	21,216
6. Wool & Goat Hair	2	15	2	14	2	16
7. Hides & Skins	73	1,992	52	1,563	61	1,648
8. Oil Seeds	105	4,449	43	2,474	44	1,127
9. Pesticides & Insecticides:	359	4,850	389	4,644	375	6,598
(a) Indigenous	357	4,432	389	4,644	375	6,598
(b) Imported	2	418	-	-	-	-
10. Other Raw Materials:	1,468	120,877	1,658	136,524	1,621	128,164
(a) Indigenous	1,272	108,996	1,488	123,860	1,437	119,091
(b) Imported	196	11,882	170	12,664	184	9,073

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	17,354	933,331	15,263	1,019,024	16,130	845,868
1. Cotton Textiles:	3,224	226,306	3,229	242,924	2,864	200,695
(a) Indigenous	3,158	212,995	3,146	234,495	2,773	192,259
(b) Imported	66	13,311	83	8,429	91	8,436
2. Cotton Yarn:	846	57,049	537	44,654	611	48,668
(a) Indigenous	830	55,368	529	44,300	603	48,342
(b) Imported	16	1,681	8	354	8	326
3. Other Textiles:	2,483	184,686	2,209	234,701	1,930	180,932
(a) Indigenous	2,464	180,198	2,192	228,259	1,914	176,655
(b) Imported	19	4,487	17	6,441	16	4,277
4. Machinery:	646	26,297	535	15,733	502	12,737
(a) Indigenous	463	20,018	382	10,450	347	7,187
(b) Imported	183	6,278	153	5,283	155	5,550
5. Handloom Products	1	65	-	-	1	73
6. Carpets & Rugs	20	447	13	151	12	135
7. Readymade Garments	1,075	58,265	991	43,525	898	38,164
8. Cement and Cement Products:	502	88,947	454	159,182	423	66,054
(a) Indigenous	499	87,573	452	158,368	421	65,434
(b) Imported	3	1,374	2	815	2	620
9. Sports Goods	79	1,269	82	1,387	85	1,508
10. Surgical Instruments	88	1,456	75	935	93	4,910
11. Chemicals & Dyes	1,055	42,243	905	46,792	988	38,096
12. Other Finished Goods:	7,335	246,301	6,233	229,039	7,723	253,895
(a) Indigenous	7,103	231,267	6,011	217,788	7,545	245,872
(b) Imported	232	15,034	222	11,252	178	8,023
IV. Fixed Assets Including Machinery	234,137	1,319,658	245,758	1,937,178	231,142	1,549,067
A. Transport Equipment	221,408	496,208	232,620	577,333	218,056	512,782
B. Furniture & Fixtures	96	8,467	199	2,480	298	5,184
C. Office Equipment	272	28,535	227	165,788	104	13,786
D. Other Machinery & Equipment	12,361	786,448	12,712	1,191,577	12,684	1,017,315
V. Real Estate	553,855	1,214,592	541,593	1,607,100	613,437	1,515,871
A. Land	451,463	483,818	438,066	857,046	511,762	823,967
1. Residential	12,895	208,776	14,448	329,979	84,459	520,751
(a) House	12,445	207,088	13,846	328,237	83,005	515,694
(b) Flat	450	1,688	602	1,742	1,454	5,056
2. Non-Residential	438,568	275,042	423,618	527,067	427,303	303,217
(a) Commercial	6,077	83,764	7,363	312,677	6,888	90,705
(b) Industrial	551	20,838	447	21,328	403	19,458
(c) Agriculture	431,586	163,235	415,153	181,570	419,316	181,266
(d) Others	354	7,205	655	11,492	696	11,787
B. Buildings:	102,392	730,774	103,527	750,054	101,675	691,904
1. Residential	93,805	445,257	96,141	512,987	93,700	428,292
(a) House	86,320	404,552	92,087	489,747	86,853	393,839
(b) Flat	7,485	40,705	4,054	23,240	6,847	34,453
2. Non-Residential	8,587	285,518	7,386	237,067	7,975	263,611
(a) Commercial	3,979	156,473	3,732	141,229	4,154	158,223
(b) Industrial	1,681	78,430	1,213	47,754	1,557	58,099
(c) Agriculture	2,522	32,599	2,001	27,171	1,787	27,669
(d) Others	405	18,016	440	20,913	477	19,620
VI. Fixed Deposits and Insurance Policies	23,959	380,267	26,299	625,758	26,520	502,561
A. Bank Deposits	23,901	379,829	26,250	625,356	26,471	502,165
1. Security Deposits	2,125	35,678	669	90,181	628	44,145
2. Term Deposits (TDRs)	17,086	316,668	20,066	441,528	20,004	429,203
3. Other Deposits	4,690	27,483	5,515	93,647	5,839	28,817
B. Insurance Policies	58	438	49	402	49	396
VII. Others	409,567	2,883,699	460,807	3,714,158	421,102	2,905,239
A. Other Secured Advances	126,101	1,090,754	127,942	1,541,511	125,233	1,228,845
1. Receivables	105,853	425,252	264	64,443	269	72,163
2. Employees Benefits	4,723	789	1,793	368	1,693	234
3. Others	15,525	664,713	125,885	1,476,701	123,271	1,156,449
B. Advances Secured by Guarantee(s)	283,466	1,792,945	332,865	2,172,647	295,869	1,676,394
1. Institutional Guarantee(s)	3,120	1,578,830	7,143	1,912,819	6,434	1,442,801
2. Individual Guarantee(s)	280,346	214,114	325,722	259,828	289,435	233,593
VIII. Unsecured Advances	1,970,767	201,686	2,473,903	255,120	5,396,506	281,803
1. Credit Cards	1,444,658	98,619	1,971,994	152,312	2,060,481	163,249
2. Personal Loan	475,917	93,591	487,226	97,407	3,251,473	106,530
3. Others	50,192	9,476	14,683	5,401	84,552	12,023
Total	3,491,518	8,265,283	4,003,163	11,326,551	6,998,139	8,969,564

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 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:	66	11,865	100	39,755	89	23,960
A. Quoted on the Stock Exchange:	56	7,873	94	38,603	85	19,833
1. To Stock Brokers and Dealers:	48	5,687	72	19,750	57	2,399
(a) Government and Other Trustee Securities	-	-	6	14,351	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	48	5,687	66	5,399	57	2,399
(c) Others	-	-	-	-	-	-
2. To Others:	8	2,185	22	18,853	28	17,434
(a) Government and Other Trustee Securities	-	-	4	18,718	2	9,720
(b) Sukuk/Participation Term Certificates (PTCs)	6	1,485	18	136	26	7,714
(c) Others	2	700	-	-	-	-
B. Unquoted on the Stock Exchange:	10	3,993	6	1,152	4	4,126
1. To Stock Brokers and Dealers:	3	100	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	3	100	-	-	-	-
(c) Others	-	-	-	-	-	-
2. To Others:	7	3,893	6	1,152	4	4,126
(a) Government and Other Trustee Securities	1	52	1	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	4	52	-	-
(c) Others	6	3,841	1	1,100	4	4,126
III. Merchandise	18,104	1,124,920	15,413	1,319,172	12,880	1,072,884
A. Food Items:	4,776	466,110	3,980	352,317	2,580	336,722
1. Wheat	322	215,238	398	174,677	308	63,322
2. Rice and Paddy	480	22,554	410	30,146	300	17,210
3. Other Grains & Pulses:	160	8,786	149	11,538	126	7,691
(a) Indigenous	156	8,780	144	11,436	122	7,688
(b) Imported	4	6	5	102	4	3
4. Edible Oils:	521	41,598	277	27,405	523	46,382
(a) Indigenous	519	41,501	276	27,346	521	46,140
(b) Imported	2	97	1	58	2	241
5. Sugar:	953	149,131	554	78,071	597	91,585
(a) Indigenous	948	148,788	554	78,071	595	90,775
(b) Imported	5	343	-	-	2	810
6. Kariana And Spices	7	1,298	1	1,160	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	2,333	27,506	2,191	29,320	726	110,533
(a) Indigenous	2,333	27,506	2,190	28,985	726	110,533
(b) Imported	-	-	1	335	-	-
B. Raw Materials:	3,217	237,592	3,427	391,786	2,415	265,788
1. Cotton Raw:	907	38,545	730	44,766	756	23,011
(a) Indigenous	830	36,865	678	44,292	688	21,551
(b) Imported	77	1,680	52	474	68	1,461
2. Synthetic Fibers:	53	1,273	52	5,903	52	4,403
(a) Indigenous	18	431	17	712	30	3,779
(b) Imported	35	841	35	5,191	22	625
3. Fertilizers:	143	31,730	171	35,205	170	59,656
(a) Indigenous	143	31,730	169	34,955	168	59,156
(b) Imported	-	-	2	250	2	500
4. Petroleum Crude:	266	42,993	293	37,207	189	34,721
(a) Indigenous	246	23,532	231	19,165	186	23,221
(b) Imported	20	19,461	62	18,042	3	11,500
5. Iron and Steel:	522	37,571	307	34,460	285	24,428
(a) Indigenous	357	31,136	209	18,210	206	14,278
(b) Imported	165	6,436	98	16,250	79	10,149
6. Wool & Goat Hair	-	-	3	32	3	38
7. Hides & Skins	67	3,192	58	5,009	53	4,818
8. Oil Seeds	253	9,787	190	4,548	86	4,250
9. Pesticides & Insecticides:	81	857	37	1,408	22	1,419
(a) Indigenous	77	632	31	1,184	19	1,193
(b) Imported	4	226	6	224	3	226
10. Other Raw Materials:	925	71,643	1,586	223,248	799	109,046
(a) Indigenous	834	68,111	1,527	205,388	684	90,346
(b) Imported	91	3,532	59	17,860	115	18,700

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	10,111	421,219	8,006	575,070	7,885	470,373
1. Cotton Textiles:	2,065	88,427	1,127	98,468	750	78,740
(a) Indigenous	1,906	83,037	1,011	79,329	649	59,755
(b) Imported	159	5,390	116	19,138	101	18,985
2. Cotton Yarn:	1,394	45,307	1,367	46,996	1,161	34,798
(a) Indigenous	1,391	44,677	1,367	46,996	1,161	34,798
(b) Imported	3	630	-	-	-	-
3. Other Textiles:	1,130	48,494	829	55,175	771	58,184
(a) Indigenous	1,130	48,494	829	55,175	768	57,184
(b) Imported	-	-	-	-	3	1,000
4. Machinery:	490	33,386	441	35,962	576	43,268
(a) Indigenous	183	18,558	159	18,944	218	23,688
(b) Imported	307	14,828	282	17,018	358	19,580
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	1	58	1	31	1	20
7. Readymade Garments	210	23,945	184	22,261	146	18,068
8. Cement and Cement Products:	161	38,718	95	32,517	75	20,427
(a) Indigenous	135	38,158	95	32,517	75	20,427
(b) Imported	26	560	-	-	-	-
9. Sports Goods	3	347	4	606	2	1,052
10. Surgical Instruments	108	4,911	11	3,315	32	2,865
11. Chemicals & Dyes	526	18,343	473	21,962	397	21,348
12. Other Finished Goods:	4,023	119,282	3,474	257,778	3,974	191,603
(a) Indigenous	3,841	114,076	3,355	255,548	3,860	189,952
(b) Imported	182	5,206	119	2,230	114	1,651
IV. Fixed Assets Including Machinery	157,892	671,392	153,821	810,142	151,221	702,865
A. Transport Equipment	152,815	255,681	149,574	285,887	147,131	293,079
B. Furniture & Fixtures	325	5,143	156	1,317	162	1,373
C. Office Equipment	114	12,510	80	11,495	124	7,597
D. Other Machinery & Equipment	4,638	398,058	4,011	511,442	3,804	400,815
V. Real Estate	39,622	515,103	43,224	803,033	50,529	734,561
A. Land	6,960	107,865	11,204	287,664	19,346	311,322
1. Residential	4,947	61,123	7,276	164,480	15,889	250,803
(a) House	3,295	51,067	6,012	157,146	15,562	241,282
(b) Flat	1,652	10,056	1,264	7,334	327	9,521
2. Non-Residential	2,013	46,741	3,928	123,184	3,457	60,519
(a) Commercial	257	25,714	438	70,645	412	38,918
(b) Industrial	194	15,000	327	35,429	175	11,972
(c) Agriculture	1,546	5,738	2,719	9,163	2,809	9,057
(d) Others	16	288	444	7,947	61	572
B. Buildings:	32,662	407,238	32,020	515,369	31,183	423,240
1. Residential	29,314	226,872	28,316	250,601	27,336	194,894
(a) House	24,336	194,693	24,661	224,926	22,684	165,159
(b) Flat	4,978	32,179	3,655	25,675	4,652	29,735
2. Non-Residential	3,348	180,366	3,704	264,768	3,847	228,346
(a) Commercial	1,505	65,495	1,617	112,250	951	75,116
(b) Industrial	1,438	103,425	1,569	100,676	1,093	89,736
(c) Agriculture	389	8,762	483	49,573	355	27,297
(d) Others	16	2,684	35	2,269	1,448	36,197
VI. Fixed Deposits and Insurance Policies	881	74,550	890	234,456	1,105	138,619
A. Bank Deposits	878	74,544	890	234,456	1,105	138,619
1. Security Deposits	460	37,297	116	15,200	84	8,995
2. Term Deposits (TDRs)	291	32,265	447	61,305	452	56,901
3. Other Deposits	127	4,982	327	157,952	569	72,724
B. Insurance Policies	3	6	-	-	-	-
VII. Others	15,096	905,122	16,522	916,065	19,427	1,437,818
A. Other Secured Advances	12,757	510,855	12,893	652,481	15,900	758,399
1. Receivables	2,608	124,442	105	29,028	462	136,117
2. Employees Benefits	1,602	304	1,810	385	1,883	242
3. Others	8,547	386,109	10,978	623,068	13,555	622,041
B. Advances Secured by Guarantee(s)	2,339	394,268	3,629	263,584	3,527	679,419
1. Institutional Guarantee(s)	570	384,280	406	244,368	326	665,716
2. Individual Guarantee(s)	1,769	9,987	3,223	19,216	3,201	13,703
VIII. Unsecured Advances	281,171	27,116	324,655	36,510	331,012	35,743
1. Credit Cards	242,775	13,802	279,870	18,404	284,318	18,850
2. Personal Loan	35,596	11,215	39,737	14,219	41,292	15,007
3. Others	2,800	2,099	5,048	3,887	5,402	1,886
Total	512,832	3,330,070	554,625	4,159,133	566,263	4,146,450

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st March, 2025

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	44,911	16,091	20,867	7,064	2	-	193,870	108,037	259,650	131,192
II. Securities, Shares and Other										
Financial Instruments:	291	7,574	26	114	19	154	807	305,658	1,143	313,500
A. Quoted on the Stock Exchange:	225	6,240	21	109	15	150	719	80,155	980	86,654
1. To Stock Brokers and Dealers:	123	1,544	4	3	10	67	549	35,527	686	37,140
(a) Government and Other Trustee Securities	99	90	3	3	-	-	26	2,424	128	2,516
(b) Shares and Debentures	23	1,454	1	0	10	67	521	31,705	555	33,226
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,398	3	1,398
2. To Others:	102	4,696	17	107	5	83	170	44,628	294	49,514
(a) Government and Other Trustee Securities	4	13	-	-	-	-	11	9,786	15	9,798
(b) Shares and Debentures	64	4,646	6	93	2	80	150	25,763	222	30,582
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	32	29	11	14	3	3	9	9,080	55	9,126
B. Unquoted on the Stock Exchange:	66	1,335	5	4	4	4	88	225,503	163	226,846
1. To Stock Brokers and Dealers:	3	12	-	-	-	-	21	3,543	24	3,555
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	2	11	-	-	-	-	18	3,540	20	3,551
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1	-	-	-	-	3	3	4	4
2. To Others:	63	1,323	5	4	4	4	67	221,960	139	223,291
(a) Government and Other Trustee Securities	48	1,175	5	4	1	2	11	202,915	65	204,096
(b) Shares and Debentures	-	-	-	-	3	2	4	756	7	758
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	148	-	-	-	-	52	18,289	67	18,437
III. Merchandise	27,179	219,013	672	3,461	90	917	33,667	2,643,784	61,608	2,867,175
A. Food Items:	4,740	38,173	343	1,119	10	38	8,233	810,026	13,326	849,357
1. Wheat	2,665	3,986	270	268	1	3	1,270	160,677	4,206	164,934
2. Rice and Paddy	844	25,025	12	460	-	-	2,050	93,830	2,906	119,315
3. Other Grains & Pulses:	337	919	24	20	-	-	392	16,001	753	16,940
(a) Indigenous	322	846	20	17	-	-	384	15,114	726	15,976
(b) Imported	15	73	4	3	-	-	8	888	27	964
4. Edible Oils:	121	1,015	-	-	1	0	1,314	75,622	1,436	76,637
(a) Indigenous	112	963	-	-	1	0	1,272	68,899	1,385	69,863
(b) Imported	9	52	-	-	-	-	42	6,723	51	6,775
5. Sugar:	167	2,966	-	-	-	-	1,239	297,243	1,406	300,209
(a) Indigenous	167	2,966	-	-	-	-	1,237	296,433	1,404	299,399
(b) Imported	-	-	-	-	-	-	2	810	2	810
6. Kariana And Spices	75	93	-	-	-	-	59	871	134	964
7. Fish And Fish Preparations	2	2	-	-	-	-	9	658	11	660
8. Other Food Items:	529	4,166	37	371	8	35	1,900	165,124	2,474	169,697
(a) Indigenous	529	4,166	37	371	8	35	1,847	164,382	2,421	168,955
(b) Imported	-	-	-	-	-	-	53	743	53	743
B. Raw Materials:	16,710	115,619	73	1,295	18	164	7,466	584,500	24,267	701,578
1. Cotton Raw:	15,008	16,277	35	214	-	-	1,928	104,011	16,971	120,501
(a) Indigenous	411	9,995	32	213	-	-	1,821	95,870	2,264	106,078
(b) Imported	14,597	6,282	3	1	-	-	107	8,140	14,707	14,424
2. Synthetic Fibers:	7	16	-	-	-	-	114	17,471	121	17,487
(a) Indigenous	7	16	-	-	-	-	85	16,502	92	16,518
(b) Imported	-	-	-	-	-	-	29	969	29	969
3. Fertilizers:	530	5,149	-	-	16	143	486	90,127	1,032	95,420
(a) Indigenous	526	5,141	-	-	16	143	477	86,989	1,019	92,274
(b) Imported	4	7	-	-	-	-	9	3,139	13	3,146
4. Petroleum Crude:	78	52,488	-	-	2	21	1,271	60,449	1,351	112,958
(a) Indigenous	51	51,105	-	-	2	21	1,256	43,841	1,309	94,967
(b) Imported	27	1,383	-	-	-	-	15	16,607	42	17,990
5. Iron and Steel:	157	4,756	9	1,050	-	-	1,560	92,282	1,726	98,089
(a) Indigenous	146	2,500	9	1,050	-	-	1,270	63,173	1,425	66,723
(b) Imported	11	2,257	-	-	-	-	290	29,109	301	31,365
6. Wool & Goat Hair	1	15	-	-	-	-	4	39	5	54
7. Hides & Skins	8	16	-	-	-	-	106	6,450	114	6,466
8. Oil Seeds	14	118	1	-	-	-	115	5,259	130	5,377
9. Pesticides & Insecticides:	25	157	-	-	-	-	372	7,859	397	8,016
(a) Indigenous	25	157	-	-	-	-	369	7,633	394	7,790
(b) Imported	-	-	-	-	-	-	3	226	3	226
10. Other Raw Materials:	882	36,626	28	31	-	-	1,510	200,552	2,420	237,209
(a) Indigenous	843	36,456	27	31	-	-	1,251	172,950	2,121	209,437
(b) Imported	39	170	1	0	-	-	259	27,603	299	27,773

3.1.6 Advances Classified by Securities and Gender

All Banks
As on 31st March, 2025

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	5,729	65,221	256	1,047	62	715	17,968	1,249,258	24,015	1,316,241
1. Cotton Textiles:	1,032	29,232	8	56	2	45	2,572	250,103	3,614	279,435
(a) Indigenous	975	23,199	8	56	2	45	2,437	228,715	3,422	252,014
(b) Imported	57	6,033	-	-	-	-	135	21,388	192	27,421
2. Cotton Yarn:	380	1,477	16	39	-	-	1,376	81,949	1,772	83,465
(a) Indigenous	380	1,477	16	39	-	-	1,368	81,623	1,764	83,140
(b) Imported	-	-	-	-	-	-	8	326	8	326
3. Other Textiles:	337	10,874	25	150	5	29	2,334	228,063	2,701	239,116
(a) Indigenous	336	10,873	25	150	5	29	2,316	222,787	2,682	233,840
(b) Imported	1	0	-	-	-	-	18	5,276	19	5,277
4. Machinery:	320	718	9	3	-	-	749	55,283	1,078	56,004
(a) Indigenous	217	509	9	3	-	-	339	30,363	565	30,875
(b) Imported	103	209	-	-	-	-	410	24,920	513	25,129
5. Handloom Products	-	-	-	-	-	-	1	73	1	73
6. Carpets & Rugs	4	4	-	-	-	-	9	152	13	156
7. Readymade Garments	147	1,723	4	11	-	-	893	54,499	1,044	56,233
8. Cement and Cement Products:	17	37	1	1	-	-	480	86,442	498	86,481
(a) Indigenous	16	36	1	1	-	-	479	85,823	496	85,861
(b) Imported	1	1	-	-	-	-	1	619	2	620
9. Sports Goods	7	60	-	-	-	-	80	2,500	87	2,560
10. Surgical Instruments	28	262	3	34	1	4	93	7,476	125	7,775
11. Chemicals & Dyes	191	1,314	36	67	-	-	1,158	58,063	1,385	59,444
12. Other Finished Goods:	3,266	19,520	154	685	54	638	8,223	424,655	11,697	445,498
(a) Indigenous	3,218	18,934	153	678	54	638	7,980	415,575	11,405	435,824
(b) Imported	48	587	1	7	-	-	243	9,080	292	9,674
IV. Fixed Assets Including Machinery	312,584	367,769	31,228	39,165	653	1,088	37,898	1,843,911	382,363	2,251,932
A. Transport Equipments	305,095	351,248	30,170	38,166	647	1,084	29,275	415,363	365,187	805,681
B. Furniture & Fixtures	281	179	8	3	1	0	170	6,375	460	6,557
C. Office Equipments	4	50	1	5	-	-	223	21,328	228	21,383
D. Other Machinery & Equipments	7,204	16,292	1,049	990	5	3	8,230	1,400,845	16,488	1,418,130
V. Real Estate	590,087	781,282	44,886	62,120	3,100	21,220	25,893	1,385,810	663,966	2,250,432
A. Land	487,658	319,349	27,116	21,529	581	1,406	15,753	793,006	531,108	1,135,289
1. Residential	82,631	131,416	7,907	12,074	127	553	9,683	627,511	100,348	771,554
(a) House	81,106	125,932	7,721	11,502	74	228	9,666	619,294	98,567	756,977
(b) Flat	1,525	5,484	186	572	53	324	17	8,217	1,781	14,577
2. Non-Residential	405,027	187,933	19,209	9,454	454	853	6,070	165,495	430,760	363,735
(a) Commercial	2,426	10,506	51	182	17	60	4,806	118,875	7,300	129,623
(b) Industrial	72	695	-	-	-	-	506	30,735	578	31,431
c) Agriculture	402,066	172,849	19,139	9,215	434	783	486	7,475	422,125	190,322
d) Other	463	3,882	19	58	3	10	272	8,409	757	12,359
B. Buildings:	102,429	461,933	17,770	40,591	2,519	19,814	10,140	592,804	132,858	1,115,143
1. Residential	96,714	372,515	17,625	37,399	2,377	15,680	4,320	197,592	121,036	623,186
(a) House	86,278	316,545	16,740	32,874	2,376	15,629	4,143	193,950	109,537	558,998
(b) Flat	10,436	55,971	885	4,525	1	51	177	3,642	11,499	64,188
2. Non-Residential	5,715	89,418	145	3,192	142	4,134	5,820	395,213	11,822	491,957
(a) Commercial	2,887	58,408	70	868	123	3,824	2,025	170,239	5,105	233,340
(b) Industrial	501	5,292	7	27	6	21	2,136	142,494	2,650	147,835
c) Agriculture	1,536	16,486	37	86	12	288	557	38,107	2,142	54,966
d) Other	791	9,232	31	2,212	1	1,102	1,102	44,372	1,925	55,817
VI. Fixed Deposits and Insurance Policies	16,533	41,715	1,640	2,236	33	1,050	9,419	596,180	27,625	641,180
A. Bank Deposits	16,527	41,702	1,640	2,236	33	1,050	9,376	595,796	27,576	640,784
1. Security Deposits	385	5,031	118	225	10	865	199	47,019	712	53,140
2. Term Deposits (TDRs)	11,242	31,845	1,001	1,504	7	87	8,206	452,667	20,456	486,104
3. Other Deposits	4,900	4,826	521	506	16	99	971	96,109	6,408	101,540
B. Insurance Policies	6	13	-	-	-	-	43	383	49	396
VII. Others	370,881	270,701	27,793	10,760	27	1,131	41,828	4,060,466	440,529	4,343,057
A. Other Secured Advances	102,718	97,464	4,532	4,136	13	657	33,870	1,884,987	141,133	1,987,244
1. Receivables	127	1,102	10	186	-	-	594	206,992	731	208,279
2. Employees Benefits	3,230	442	346	33	-	-	-	-	3,576	476
3. Others	99,361	95,921	4,176	3,916	13	657	33,276	1,677,995	136,826	1,778,489
B. Advances Secured by Guarantee(s)	268,163	173,236	23,261	6,625	14	473	7,958	2,175,479	299,396	2,355,813
1. Institutional Guarantee(s)	1,952	13,863	7	1	-	-	4,801	2,094,653	6,760	2,108,517
2. Individual Guarantee(s)	266,211	159,374	23,254	6,623	14	473	3,157	80,826	292,636	247,297
VIII. Unsecured Advances	4,448,948	285,560	1,272,481	30,097	-	-	6,089	1,888	5,727,518	317,545
1. Credit Cards	2,136,753	168,178	207,779	13,674	-	-	267	246	2,344,799	182,099
2. Personal Loan	2,231,876	105,434	1,060,889	16,103	-	-	-	-	3,292,765	121,537
3. Others	80,319	11,949	3,813	320	-	-	5,822	1,641	89,954	13,909
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	-	2	8,363	1	7,004
1) Official	1	-	-	-	-	-
2) Business	-	-	2	8,363	1	7,004
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,004,349	11,595,353	4,557,786	15,477,321	7,564,401	13,109,010
I. GOVERNMENT	280	892,847	298	841,759	307	440,418
A. Federal Government	134	400,649	128	512,535	130	200,257
B. Provincial Governments	146	492,198	170	329,224	177	240,161
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	714	2,206,228	669	2,434,800	681	2,398,541
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	798	5	794	7	1,282
Utilities	410	568,090	411	525,258	400	531,350
Transport, storage and communications	126	825,351	76	807,985	83	814,847
Manufacturing	55	63,961	45	121,822	73	116,164
Mining and Quarrying	1	64,899	1	64,899	1	66,377
Construction	13	7,613	16	6,945	16	6,945
Commerce and Trade	85	670,103	64	670,948	52	628,901
Others	17	5,414	51	236,148	49	232,676
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,258	237,800	1,258	1,830,259	1,352	1,016,227
Mutual Funds and AMCs	81	143	94	5,609	102	5,505
Insurance & Pension Funds	493	3,654	420	2,812	413	5,164
MFIs and DFIs	126	139,961	203	1,534,538	164	889,041
Stock Exchange & Brokerage Houses	232	20,008	206	27,070	339	30,410
Modarabas	78	5,103	74	8,289	82	6,026
Other NBFIs	248	68,931	261	251,941	252	80,080
IV. PRIVATE SECTOR (BUSINESS)	1,068,108	7,119,637	1,434,317	9,125,735	1,616,611	8,059,601
A. Agriculture, forestry and fishing	715,394	391,762	1,110,071	460,713	1,169,174	460,392
1. Crop and animal production, hunting and related service activities	714,529	390,034	1,109,401	459,052	1,168,516	457,822
Growing of Wheat, Rice, Sugar Cane & Cotton	311,246	171,227	703,427	209,232	745,416	222,756
Growing of tropical, subtropical, pome and stone fruits & vegetables	22,544	9,592	19,135	10,778	21,224	11,096
Growing of other fruits, vegetables and crops	22,343	17,649	24,938	23,147	26,508	24,877
Raising of livestock and other related activities	260,677	123,559	260,612	134,100	275,268	128,053
Other agricultural support activities	97,712	67,991	101,272	81,735	100,084	70,983
Hunting, trapping and related service activities	7	16	17	61	16	57
02 - Forestry and logging	118	20	94	14	95	17
03 - Fishing and aquaculture	747	1,708	576	1,646	563	2,553
B. Mining and quarrying	1,065	73,634	2,234	104,189	2,338	70,124
05 - Mining of coal and lignite	91	48,438	822	46,773	820	37,090
06 - Extraction of crude petroleum and natural gas	707	19,241	1,092	42,089	1,120	16,427
07 - Mining of metal ores	34	1,090	78	1,008	73	945
08-Other mining and quarrying	215	4,808	223	14,278	311	15,627
09 - Mining support service activities	18	57	19	41	14	36
C. Manufacturing	133,918	4,732,473	132,844	6,110,348	134,486	5,288,930
10 - Manufacture of food products	58,666	1,238,803	57,520	1,391,321	56,109	1,256,390
11 - Manufacture of beverages	1,254	69,864	1,223	51,501	1,137	50,615
12 - Manufacture of tobacco products	581	1,491	553	1,806	630	1,992
13 - Manufacture of textiles	26,430	1,551,692	28,151	2,071,117	28,182	1,816,468
Preparation and spinning of textile fibres	9,050	544,456	9,477	610,756	9,514	593,972
Weaving of textiles	5,703	319,656	6,507	420,894	6,450	357,921
Finishing of textiles	4,053	279,517	4,217	392,581	4,362	356,546
Manufacture of knitted and crocheted fabrics	726	60,905	787	124,116	793	97,875
Manufacture of made-up textile articles, except apparel	3,190	191,116	3,350	288,693	3,393	226,062
Manufacture of carpets and rugs	136	1,063	80	920	83	886
Manufacture of other textiles n.e.c.	3,572	154,979	3,733	233,157	3,587	183,206
14 - Manufacture of wearing apparel	4,602	201,829	3,906	305,779	3,966	288,596
15 - Manufacture of leather and related products	2,221	46,846	1,887	46,994	1,996	49,109

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	423	6,957	421	7,530	471	7,918
Manufacture of luggage, handbags and the like, saddlery and harness	95	2,718	139	2,334	146	2,307
Manufacture of footwear	1,703	37,171	1,327	37,130	1,379	38,884
a. Leather wear	1,310	29,968	956	29,998	983	31,360
b. Rubber and Plastic wear	393	7,204	371	7,132	396	7,524
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	505	9,236	457	9,984	492	9,495
17 - Manufacture of paper and paper products	1,764	115,661	1,886	140,717	1,924	145,203
18 - Printing and reproduction of recorded media	910	22,732	1,144	26,172	1,085	20,785
Printing and other service activities related to printing	897	21,207	1,133	24,842	1,077	19,500
Reproduction of recorded media	13	1,525	11	1,330	8	1,285
19 - Manufacture of coke and refined petroleum products	1,582	146,089	1,547	182,787	1,571	173,806
20 - Manufacture of chemicals and chemical products	8,523	290,397	8,057	422,644	8,378	409,777
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,678	103,440	5,876	334,201	6,102	115,481
22 - Manufacture of rubber and plastics products	2,946	88,926	2,849	115,102	2,994	113,553
23 - Manufacture of other non-metallic mineral products	2,003	274,563	2,037	370,198	1,997	236,396
24 - Manufacture of basic metals	5,079	228,717	5,235	229,045	5,330	229,069
25 - Manufacture of fabricated metal products, except machinery and equipment	932	31,024	880	29,700	823	26,707
26 - Manufacture of computer, electronic and optical products	332	16,477	311	22,994	328	21,932
27 - Manufacture of electrical equipment	2,380	140,384	2,410	151,853	2,474	152,666
28 - Manufacture of machinery and equipment	889	21,193	888	29,139	857	34,372
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,043	68,063	2,039	105,050	2,064	54,731
30 - Manufacture of other transport equipment	559	12,404	537	11,221	534	11,695
31 - Manufacture of furniture	806	5,360	447	7,326	488	7,220
32 - Other manufacturing	3,134	46,390	2,912	51,649	4,914	59,557
Manufacture of jewellery and related articles	277	356	121	267	138	379
Manufacture of imitation jewellery and related articles	5	34	7	43	5	31
Manufacture of musical instruments	51	779	51	835	55	1,020
Manufacture of sports goods	335	6,606	345	7,900	400	9,369
Manufacture of games and toys	6	1	5	7	6	7
supplies	334	4,408	318	4,352	324	4,102
Manufacture of Handicrafts	143	32	69	422	64	407
Other manufacturing n.e.c.	1,983	34,173	1,996	37,821	3,922	44,242
33 - Repair and installation of machinery and equipment	99	889	92	2,048	111	3,315
D. Electricity, gas, steam and air conditioning supply	2,358	492,729	3,012	489,360	2,971	502,215
Electric power generation, transmission and distribution	2,188	482,734	2,895	481,095	2,837	493,631
a) Hydal	441	13,522	446	32,094	425	32,793
b) Thermal	205	118,081	191	109,510	187	113,657
c) Coal Based	88	122,096	87	119,408	83	127,016
d) Wind	164	53,395	152	47,512	155	45,855
e) Solar	164	14,206	166	14,526	187	14,508
f) Other	1,126	161,434	1,853	158,045	1,800	159,802
Manufacture of gas; distribution of gaseous fuels through mains	143	9,958	106	8,256	124	8,576
Steam and air conditioning supply	27	36	11	9	10	8
E. Water supply; sewerage, waste management and remediation activities	153	24,632	145	31,133	162	28,010
36 - Water collection, treatment and supply	45	3,507	45	16,833	56	16,358
37 - Sewerage	9	5	6	4	12	12
38 - Waste collection, treatment and disposal activities; materials recovery	97	21,116	92	14,294	90	11,638
services	2	3	2	2	4	3
F. Construction	4,017	194,360	4,093	218,754	4,163	212,575
41 - Construction of buildings	2,547	140,403	2,018	146,455	2,103	148,316
42 - Civil engineering	1,262	50,861	1,849	68,713	1,794	60,824
43 - Specialized construction activities	208	3,096	226	3,586	266	3,435

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	149,841	499,655	128,191	617,715	223,068	590,147
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,024	26,480	3,026	25,479	5,625	25,102
46 - Wholesale trade, except of motor vehicles and motorcycles	38,858	280,706	41,389	348,193	61,007	310,951
47 - Retail trade, except of motor vehicles and motorcycles	105,959	192,468	83,776	244,043	156,436	254,095
H. Transportation and storage	24,562	117,161	22,213	107,525	22,901	116,062
49 - Land transport and transport via pipelines	8,817	51,935	6,359	34,531	7,070	39,382
50 - Water transport	83	613	66	471	86	660
51 - Air transport	107	1,061	119	1,338	123	1,863
52 - Warehousing and support activities for transportation	15,131	55,233	15,282	63,061	15,247	64,178
53 - Courier activities other than national post activities	424	8,319	387	8,123	375	9,979
I. Accommodation and food service activities	2,227	39,498	1,853	43,910	2,015	41,345
55 - Accommodation	492	25,104	381	25,499	408	25,227
56 - Food and beverage service activities	1,735	14,394	1,472	18,411	1,607	16,118
J. Information and communication	3,002	326,084	2,728	520,883	2,913	487,898
58 - Publishing activities	795	2,313	618	9,499	685	10,039
59 - Motion picture, video and television programme production, sound recording and music publishing activities	64	2,274	82	1,812	82	1,735
60 - Programming and broadcasting activities	48	1,447	39	1,427	41	1,257
61 - Telecommunications	1,064	302,666	1,044	480,987	1,093	457,520
62 - Computer programming, consultancy and related activities	828	12,016	755	15,256	798	13,007
63 - Information service activities	203	5,368	190	11,903	214	4,340
K. Real estate activities	962	33,711	920	37,400	967	37,971
L. Professional, scientific and technical activities	9,138	54,883	6,201	73,267	11,797	72,448
69 - Legal and accounting activities	164	805	150	2,456	168	1,977
71 - Architectural and engineering activities; technical testing and analysis	89	1,256	127	1,732	118	1,455
72 - Scientific research and development	456	4,789	359	8,338	419	7,959
73 - Advertising and market research	196	3,705	165	3,598	169	3,549
74 - Other professional, scientific and technical activities	1,042	4,371	944	6,222	891	4,558
75 - Veterinary activities	7,153	39,793	4,396	50,678	9,972	52,711
77 - Rental and leasing activities	38	164	60	242	60	239
M. Administrative and support service activities	6,300	46,999	6,221	58,223	6,480	52,106
77 - Rental and leasing activities	608	2,209	602	3,387	652	3,219
78 - Employment activities	56	265	28	141	38	152
79 - Travel agency, tour operator, reservation service and related activities	870	13,199	918	14,568	951	14,566
80 - Security and investigation activities	722	2,844	765	3,240	673	3,000
81 - Services to buildings and landscape activities	39	162	48	374	65	489
82 - Office administrative, office support and other business support activities	4,005	28,321	3,860	36,513	4,101	30,681
N. Education	2,064	28,032	1,362	180,885	1,555	26,460
O. Human health and social work activities	1,486	16,709	1,143	17,079	1,203	14,912
86 - Human health activities	1,462	16,354	1,120	17,027	1,178	14,828
87 - Residential care activities	2	15	6	31	7	29
88 - Social work activities with and without accommodation	22	341	17	21	18	56
P. Arts, entertainment and recreation	106	1,633	93	1,819	119	2,233
Q. Other service activities	11,515	45,682	10,993	52,533	30,299	55,773
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,891	15,560	5,854	12,825	5,851	10,175
A. Government Trusts and Non-profit Organizations	65	1,001	55	1,472	27	1,489
B. Private Trusts and Non-profit Organizations	170	13,972	131	10,430	156	7,707
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,656	587	5,668	922	5,668	980
VI. PERSONAL	2,928,000	1,121,979	3,115,286	1,230,140	5,939,520	1,182,514
A. Bank Employees	170,702	314,246	184,944	361,284	186,930	308,172
1) For house building	80,077	247,796	86,948	280,060	86,805	233,525
2) For transport i.e. purchase of car etc.	53,193	58,377	55,863	71,175	56,831	66,502
3) Other purposes	37,432	8,073	42,133	10,049	43,294	8,145
B. Consumer Financing	2,752,820	807,120	2,925,596	868,242	5,747,838	873,748
1) For house building	34,325	205,763	34,214	199,734	33,918	199,433
2) For transport i.e. purchase of car etc	269,264	239,436	266,850	235,454	274,345	257,360
3) Credit cards	1,687,825	112,463	1,803,377	139,409	1,832,026	140,592
4) Consumers durable	36,447	7,416	47,649	8,632	48,650	8,689
5) Personal loans	724,959	242,042	773,506	285,014	3,558,899	267,675
C) Other	4,478	613	4,746	614	4,752	595
VII. OTHER	98	1,302	104	1,803	79	1,533
Total	4,004,350	11,595,353	4,557,788	15,485,684	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 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	1,167,560	2,390,301	1,615,760	2,759,197	1,698,474	2,593,995
I. GOVERNMENT	108	102,308	107	255,157	111	115,694
A. Federal Government	28	21,904	16	58,516	14	8,610
B. Provincial Governments	80	80,405	91	196,641	97	107,084
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	98	640,735	102	540,415	114	679,264
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	4	10	2	8	3	7
Utilities	26	161,209	26	144,582	30	147,545
Transport, storage and communications	31	136,118	11	37,380	17	140,654
Manufacturing	21	46,193	22	50,534	23	56,912
Mining and Quarrying	1	64,899	1	64,899	1	66,377
Construction	4	2,500	6	2,987	6	2,987
Commerce and Trade	8	229,417	8	127,275	8	151,677
Others	3	390	26	112,750	26	113,105
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	102	36,028	92	215,159	199	72,766
Mutual Funds and AMCs	2	-	3	150	3	-
Insurance & Pension Funds	2	439	1	-	1	-
MFIs and DFIs	17	11,761	17	185,258	18	42,787
Stock Exchange & Brokerage Houses	12	916	13	1,662	112	1,790
Modarabas	2	217	2	217	2	217
Other NBFIs	67	22,696	56	27,872	63	27,972
IV. PRIVATE SECTOR (BUSINESS)	756,477	1,320,266	1,110,559	1,448,094	1,185,540	1,442,518
A. Agriculture, forestry and fishing	614,447	230,443	1,001,733	281,141	1,058,032	303,399
1. Crop and animal production, hunting and related service activities	613,735	229,893	1,001,240	280,254	1,057,532	302,545
Growing of Wheat, Rice, Sugar Cane & Cotton	235,168	87,251	622,271	111,939	669,570	132,501
Growing of tropical, subtropical, pome and stone fruits & vegetables	20,740	6,677	17,250	7,648	19,442	7,807
Growing of other fruits, vegetables and crops	16,623	9,712	19,043	15,434	19,837	15,997
Raising of livestock and other related activities	255,265	93,971	255,798	105,203	262,414	106,453
Other agricultural support activities	85,939	32,282	86,878	40,030	86,269	39,787
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	113	14	90	10	92	10
03 - Fishing and aquaculture	599	536	403	876	408	843
B. Mining and quarrying	133	21,661	1,310	19,433	1,315	19,007
05 - Mining of coal and lignite	18	16,033	748	12,590	749	12,541
06 - Extraction of crude petroleum and natural gas	54	5,544	428	6,599	429	6,238
07 - Mining of metal ores	1	-	45	-	45	-
08-Other mining and quarrying	59	76	88	235	91	221
09 - Mining support service activities	1	9	1	8	1	7
C. Manufacturing	50,218	719,943	48,062	791,716	48,378	744,899
10 - Manufacture of food products	40,663	215,797	38,829	219,204	37,192	231,366
11 - Manufacture of beverages	82	2,296	119	2,925	92	2,594
12 - Manufacture of tobacco products	155	27	115	21	178	42
13 - Manufacture of textiles	2,718	219,475	3,888	265,968	3,848	207,470
Preparation and spinning of textile fibres	1,192	104,218	1,731	104,379	1,721	88,216
Weaving of textiles	532	45,514	869	48,096	870	48,071
Finishing of textiles	358	43,722	572	67,338	560	43,149
Manufacture of knitted and crocheted fabrics	39	952	41	1,681	41	1,274
Manufacture of made-up textile articles, except apparel	167	11,586	250	30,964	247	10,555
Manufacture of carpets and rugs	53	394	13	314	17	275
Manufacture of other textiles n.e.c.	377	13,088	412	13,197	392	15,929
14 - Manufacture of wearing apparel	1,336	29,073	504	31,496	520	33,531
15 - Manufacture of leather and related products	430	4,908	252	3,482	253	3,177

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	44	703	63	737	63	728
Manufacture of luggage, handbags and the like, saddlery and harness	19	441	47	207	47	174
Manufacture of footwear	367	3,765	142	2,538	143	2,274
a. Leather wear	334	3,103	76	1,624	76	1,442
b. Rubber and Plastic wear	33	662	66	913	67	833
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	138	963	82	914	84	903
17 - Manufacture of paper and paper products	99	7,611	148	5,624	150	8,145
18 - Printing and reproduction of recorded media	168	3,361	232	3,287	236	3,418
Printing and other service activities related to printing	165	3,347	230	3,285	234	3,417
Reproduction of recorded media	3	13	2	1	2	1
19 - Manufacture of coke and refined petroleum products	65	61,366	102	87,974	127	75,930
20 - Manufacture of chemicals and chemical products	875	22,854	609	28,093	602	29,057
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	190	11,071	256	10,294	217	13,730
22 - Manufacture of rubber and plastics products	373	7,876	477	11,323	475	12,314
23 - Manufacture of other non-metallic mineral products	436	64,748	635	55,648	629	51,358
24 - Manufacture of basic metals	360	32,670	393	29,522	380	31,326
25 - Manufacture of fabricated metal products, except machinery and equipment	72	1,469	62	1,072	64	1,031
26 - Manufacture of computer, electronic and optical products	27	950	32	1,507	38	1,505
27 - Manufacture of electrical equipment	246	15,981	259	15,362	264	14,999
28 - Manufacture of machinery and equipment	115	705	69	233	85	319
29 - Manufacture of motor vehicles, trailers and semi-trailers	177	8,840	280	8,015	295	8,772
30 - Manufacture of other transport equipment	5	24	6	58	6	57
31 - Manufacture of furniture	473	1,220	117	1,619	124	1,570
32 - Other manufacturing	1,015	6,659	596	8,076	2,515	12,233
Manufacture of jewellery and related articles	206	106	51	70	55	89
Manufacture of imitation jewellery and related articles	3	25	3	25	2	22
Manufacture of musical instruments	2	1	2	1	3	0
Manufacture of sports goods	86	1,873	82	2,785	88	3,208
Manufacture of games and toys	4	-	3	-	4	-
supplies	35	236	50	396	53	412
Manufacture of Handicrafts	126	17	6	2	5	2
Other manufacturing n.e.c.	553	4,402	399	4,798	2,305	8,498
33 - Repair and installation of machinery and equipment	-	-	-	-	4	55
D. Electricity, gas, steam and air conditioning supply	306	121,422	300	98,001	303	107,439
Electric power generation, transmission and distribution	287	118,585	280	95,248	280	104,717
a) Hydal	139	5,927	121	5,379	122	4,962
b) Thermal	82	47,820	97	33,110	97	41,623
c) Coal Based	16	44,135	16	38,770	13	41,183
d) Wind	15	11,352	16	10,125	18	9,709
e) Solar	12	5,207	16	4,910	16	4,820
f) Other	23	4,144	14	2,955	14	2,420
Manufacture of gas; distribution of gaseous fuels through mains	19	2,837	20	2,752	23	2,722
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	10	827	8	3,415	8	3,413
36 - Water collection, treatment and supply	4	691	3	3,251	3	3,251
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	6	136	5	163	5	162
services	-	-	-	-	-	-
F. Construction	1,128	35,488	1,211	35,012	1,242	31,585
41 - Construction of buildings	715	21,056	423	17,591	420	16,411
42 - Civil engineering	376	14,046	728	16,774	765	14,669
43 - Specialized construction activities	37	387	60	647	57	505

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	65,422	90,259	36,234	105,832	41,241	113,370
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,511	6,840	781	7,818	801	8,606
46 - Wholesale trade, except of motor vehicles and motorcycles	15,901	52,504	19,785	61,707	19,932	61,465
47 - Retail trade, except of motor vehicles and motorcycles	47,010	30,915	15,668	36,307	20,508	43,300
H. Transportation and storage	18,047	27,039	16,314	31,489	16,386	34,064
49 - Land transport and transport via pipelines	4,993	9,765	3,132	8,677	3,308	10,719
50 - Water transport	1	-	-	-	-	-
51 - Air transport	17	92	28	259	26	255
52 - Warehousing and support activities for transportation	13,028	15,177	13,143	21,215	13,040	21,747
53 - Courier activities other than national post activities	8	2,004	11	1,338	12	1,343
I. Accommodation and food service activities	819	9,557	401	8,130	409	8,554
55 - Accommodation	247	7,521	111	5,883	115	6,256
56 - Food and beverage service activities	572	2,036	290	2,247	294	2,298
J. Information and communication	436	39,969	253	48,728	255	48,255
58 - Publishing activities	187	122	21	95	23	85
59 - Motion picture, video and television programme production, sound recording and music publishing activities	35	1,491	42	1,289	43	1,242
60 - Programming and broadcasting activities	3	2	1	3	1	1
61 - Telecommunications	125	37,780	89	46,803	89	46,367
62 - Computer programming, consultancy and related activities	56	282	71	319	70	347
63 - Information service activities	30	293	29	220	29	213
K. Real estate activities	90	5,257	86	3,774	95	3,660
L. Professional, scientific and technical activities	105	1,330	114	1,492	113	1,990
69 - Legal and accounting activities	21	18	25	97	26	95
71 - Architectural and engineering activities; technical testing and analysis	13	-	13	4	12	4
72 - Scientific research and development	16	1,049	13	1,050	13	1,020
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	22	90	27	147	27	185
75 - Veterinary activities	28	164	30	175	29	668
76 - Veterinary activities	4	10	5	19	5	17
M. Administrative and support service activities	2,641	3,145	2,416	3,654	2,672	3,881
77 - Rental and leasing activities	230	771	225	822	226	759
78 - Employment activities	4	84	4	56	5	68
79 - Travel agency, tour operator, reservation service and related activities	44	775	51	871	60	878
80 - Security and investigation activities	30	29	29	51	29	47
81 - Services to buildings and landscape activities	15	25	12	23	13	22
82 - Office administrative, office support and other business support activities	2,318	1,462	2,095	1,831	2,339	2,107
N. Education	698	3,397	464	4,447	468	4,524
O. Human health and social work activities	636	5,096	302	5,031	299	3,982
86 - Human health activities	628	5,094	301	5,029	298	3,981
87 - Residential care activities	1	1	1	1	1	1
88 - Social work activities with and without accommodation	7	1	-	-	-	-
P. Arts, entertainment and recreation	36	32	26	54	27	53
Q. Other service activities	1,305	5,398	1,325	6,746	14,297	10,442
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,662	1,564	5,671	1,663	5,671	1,167
A. Government Trusts and Non-profit Organizations	1	120	1	240	1	-
B. Private Trusts and Non-profit Organizations	9	1,065	5	959	5	670
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,652	379	5,665	464	5,665	498
VI. PERSONAL	405,105	288,685	499,218	297,541	506,828	281,443
A. Bank Employees	76,130	103,459	79,356	103,192	79,329	89,356
1) For house building	43,645	83,080	47,419	80,331	47,375	71,326
2) For transport i.e. purchase of car etc.	19,734	17,065	18,254	19,047	18,284	15,457
3) Other purposes	12,751	3,314	13,683	3,814	13,670	2,573
B. Consumer Financing	328,974	185,226	419,861	194,349	427,498	192,087
1) For house building	2,809	20,790	2,817	18,590	2,743	17,609
2) For transport i.e. purchase of car etc	37,281	19,186	50,871	19,961	53,521	20,803
3) Credit cards	14,020	1,099	34,038	2,563	40,681	3,008
4) Consumers durable	33,333	5,976	44,072	7,006	44,287	7,122
5) Personal loans	241,531	138,176	288,063	146,228	286,266	143,545
C) Other	1	0	1	0	1	0
VII. OTHER	8	715	11	1,169	11	1,143
Total	1,167,560	2,390,301	1,615,760	2,759,197	1,698,474	2,593,995

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	2	8,363	1	7,004
1) Official	-	-	-	-	-	-
2) Business	-	-	2	8,363	1	7,004
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	2,836,385	8,790,479	2,941,744	12,303,504	5,865,645	10,376,904
I. GOVERNMENT	171	429,207	190	224,487	195	240,674
A. Federal Government	105	17,414	111	91,904	115	107,597
B. Provincial Governments	66	411,794	79	132,583	80	133,077
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	616	1,565,493	567	1,894,385	567	1,719,277
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	788	3	787	4	1,275
Utilities	384	406,881	385	380,676	370	383,805
Transport, storage and communications	95	689,233	65	770,605	66	674,193
Manufacturing	34	17,768	23	71,288	50	59,253
Mining and Quarrying	-	-	-	-	-	-
Construction	9	5,113	10	3,958	10	3,958
Commerce and Trade	77	440,686	56	543,673	44	477,224
Others	14	5,024	25	123,398	23	119,571
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,156	201,772	1,166	1,615,101	1,153	943,461
Mutual Funds and AMCs	79	143	91	5,459	99	5,505
Insurance & Pension Funds	491	3,216	419	2,812	412	5,164
MFIs and DFIs	109	128,201	186	1,349,281	146	846,254
Stock Exchange & Brokerage Houses	220	19,091	193	25,408	227	28,620
Modarabas	76	4,886	72	8,072	80	5,809
Other NBFIs	181	46,235	205	224,068	189	52,109
IV. PRIVATE SECTOR (BUSINESS)	311,492	5,746,679	323,598	7,625,544	430,902	6,563,429
A. Agriculture, forestry and fishing	100,945	155,040	108,336	173,376	111,140	156,989
1. Crop and animal production, hunting and related service activities	100,792	153,863	108,159	172,603	110,982	155,273
Growing of Wheat, Rice, Sugar Cane & Cotton	76,078	83,975	81,156	97,292	75,846	90,254
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,804	2,915	1,885	3,130	1,782	3,289
Growing of other fruits, vegetables and crops	5,719	7,936	5,895	7,714	6,671	8,880
Raising of livestock and other related activities	5,412	29,588	4,814	28,897	12,854	21,601
Other agricultural support activities	11,772	29,431	14,392	35,510	13,813	31,192
Hunting, trapping and related service activities	7	16	17	61	16	57
02 - Forestry and logging	5	6	4	3	3	7
03 - Fishing and aquaculture	148	1,171	173	770	155	1,709
B. Mining and quarrying	932	51,972	924	84,756	1,023	51,117
05 - Mining of coal and lignite	73	32,405	74	34,182	71	24,549
06 - Extraction of crude petroleum and natural gas	653	13,697	664	35,490	691	10,189
07 - Mining of metal ores	33	1,090	33	1,008	28	945
08-Other mining and quarrying	156	4,733	135	14,043	220	15,406
09 - Mining support service activities	17	48	18	33	13	29
C. Manufacturing	83,586	3,979,880	84,643	5,281,444	85,956	4,497,420
10 - Manufacture of food products	17,986	1,020,349	18,672	1,169,278	18,898	1,022,013
11 - Manufacture of beverages	1,167	67,567	1,102	48,576	1,042	41,705
12 - Manufacture of tobacco products	421	1,464	437	1,786	449	1,951
13 - Manufacture of textiles	23,709	1,331,972	24,260	1,804,904	24,331	1,608,751
Preparation and spinning of textile fibres	7,856	440,025	7,744	506,163	7,791	505,541
Weaving of textiles	5,171	274,141	5,638	372,798	5,580	309,850
Finishing of textiles	3,695	235,794	3,645	325,244	3,802	313,396
Manufacture of knitted and crocheted fabrics	687	59,953	746	122,435	752	96,601
Manufacture of made-up textile articles, except apparel	3,022	179,499	3,100	257,729	3,146	215,507
Manufacture of carpets and rugs	83	668	67	606	66	611
Manufacture of other textiles n.e.c.	3,195	141,891	3,320	219,929	3,194	167,246
14 - Manufacture of wearing apparel	3,266	172,757	3,402	274,283	3,446	255,065
15 - Manufacture of leather and related products	1,791	41,938	1,635	43,512	1,743	45,932

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	379	6,254	358	6,793	408	7,190
Manufacture of luggage, handbags and the like, saddlery and harness	76	2,277	92	2,126	99	2,133
Manufacture of footwear	1,336	33,406	1,185	34,593	1,236	36,610
a. Leather wear	976	26,865	880	28,374	907	29,919
b. Rubber and Plastic wear	360	6,541	305	6,219	329	6,691
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	367	8,273	375	9,070	408	8,592
17 - Manufacture of paper and paper products	1,663	107,762	1,737	135,093	1,773	136,949
18 - Printing and reproduction of recorded media	742	19,372	912	22,885	849	17,367
Printing and other service activities related to printing	732	17,860	903	21,556	843	16,082
Reproduction of recorded media	10	1,512	9	1,329	6	1,284
19 - Manufacture of coke and refined petroleum products	1,516	84,723	1,444	94,813	1,443	97,876
20 - Manufacture of chemicals and chemical products	7,627	256,588	7,430	380,040	7,759	365,818
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,468	87,620	5,613	319,476	5,878	95,558
22 - Manufacture of rubber and plastics products	2,573	81,051	2,372	103,779	2,519	101,239
23 - Manufacture of other non-metallic mineral products	1,565	208,776	1,400	313,823	1,366	184,415
24 - Manufacture of basic metals	4,719	196,047	4,842	199,523	4,950	197,743
25 - Manufacture of fabricated metal products, except machinery and equipment	860	29,555	818	28,628	759	25,676
26 - Manufacture of computer, electronic and optical products	304	13,521	278	16,057	289	13,990
27 - Manufacture of electrical equipment	2,108	116,265	2,076	128,983	2,124	130,061
28 - Manufacture of machinery and equipment	773	20,474	818	28,905	771	34,053
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,860	57,382	1,755	96,331	1,765	45,551
30 - Manufacture of other transport equipment	554	12,380	531	11,163	528	11,638
31 - Manufacture of furniture	333	4,140	330	5,707	364	5,650
32 - Other manufacturing	2,115	39,015	2,312	42,779	2,395	46,564
Manufacture of jewellery and related articles	71	250	70	197	83	290
Manufacture of imitation jewellery and related articles	2	9	4	18	3	8
Manufacture of musical instruments	49	778	49	835	52	1,020
Manufacture of sports goods	249	4,733	263	5,115	312	6,162
Manufacture of games and toys	2	1	2	7	2	7
supplies	299	4,172	267	3,957	270	3,690
Manufacture of Handicrafts	17	16	63	420	59	405
Other manufacturing n.e.c.	1,426	29,056	1,594	32,230	1,614	34,983
33 - Repair and installation of machinery and equipment	99	889	92	2,048	107	3,260
D. Electricity, gas, steam and air conditioning supply	2,047	364,970	2,709	390,366	2,666	393,782
Electric power generation, transmission and distribution	1,899	358,972	2,614	385,847	2,557	388,914
a) Hydal	302	7,595	325	26,715	303	27,831
b) Thermal	123	70,261	94	76,400	90	72,034
c) Coal Based	71	73,126	70	80,638	70	85,832
d) Wind	149	42,043	136	37,387	137	36,146
e) Solar	152	9,000	150	9,617	171	9,688
f) Other	1,102	156,947	1,839	155,090	1,786	157,382
Manufacture of gas; distribution of gaseous fuels through mains	121	5,963	84	4,510	99	4,860
Steam and air conditioning supply	27	36	11	9	10	8
E. Water supply; sewerage, waste management and remediation activities	143	23,804	137	27,718	154	24,597
36 - Water collection, treatment and supply	41	2,816	42	13,582	53	13,107
37 - Sewerage	9	5	6	4	12	12
38 - Waste collection, treatment and disposal activities; materials recovery	91	20,980	87	14,130	85	11,476
services	2	3	2	2	4	3
F. Construction	2,887	158,771	2,880	183,702	2,919	180,969
41 - Construction of buildings	1,830	119,247	1,593	128,824	1,681	131,885
42 - Civil engineering	886	36,815	1,121	51,939	1,029	46,155
43 - Specialized construction activities	171	2,709	166	2,939	209	2,930

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	84,415	406,160	91,953	507,429	181,823	472,862
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,513	19,640	2,245	17,661	4,824	16,496
46 - Wholesale trade, except of motor vehicles and motorcycles	22,955	227,019	21,603	286,486	41,074	249,486
47 - Retail trade, except of motor vehicles and motorcycles	58,947	159,501	68,105	203,282	135,925	206,880
H. Transportation and storage	6,514	90,121	5,899	76,036	6,515	81,998
49 - Land transport and transport via pipelines	3,824	42,170	3,227	25,854	3,762	28,663
50 - Water transport	81	612	66	471	86	660
51 - Air transport	90	969	91	1,079	97	1,608
52 - Warehousing and support activities for transportation	2,103	40,055	2,139	41,846	2,207	42,431
53 - Courier activities other than national post activities	416	6,315	376	6,785	363	8,636
I. Accommodation and food service activities	1,406	28,304	1,448	34,496	1,604	31,506
55 - Accommodation	243	15,946	266	18,332	291	17,687
56 - Food and beverage service activities	1,163	12,358	1,182	16,164	1,313	13,820
J. Information and communication	2,563	283,713	2,473	470,213	2,656	439,165
58 - Publishing activities	608	2,191	597	9,404	662	9,954
59 - Motion picture, video and television programme production, sound recording and music publishing activities	29	783	40	523	39	493
60 - Programming and broadcasting activities	45	1,446	38	1,424	40	1,255
61 - Telecommunications	936	262,484	953	432,242	1,002	410,675
62 - Computer programming, consultancy and related activities	772	11,734	684	14,937	728	12,660
63 - Information service activities	173	5,075	161	11,683	185	4,127
K. Real estate activities	872	28,454	834	33,626	872	34,311
L. Professional, scientific and technical activities	9,027	53,501	6,084	71,775	11,682	70,381
69 - Legal and accounting activities	143	787	125	2,359	142	1,882
71 - Architectural and engineering activities; technical testing and analysis	74	1,255	114	1,728	106	1,451
72 - Scientific research and development	437	3,740	344	7,288	404	6,862
73 - Advertising and market research	195	3,705	164	3,598	168	3,549
74 - Other professional, scientific and technical activities	1,019	4,228	916	6,074	864	4,373
75 - Veterinary activities	7,125	39,630	4,366	50,503	9,943	52,043
M. Administrative and support service activities	34	154	55	224	55	222
77 - Rental and leasing activities	3,659	43,854	3,805	54,569	3,808	48,225
78 - Employment activities	378	1,437	377	2,565	426	2,460
79 - Travel agency, tour operator, reservation service and related activities	52	181	24	85	33	84
80 - Security and investigation activities	826	12,425	867	13,697	891	13,688
81 - Services to buildings and landscape activities	692	2,815	736	3,188	644	2,952
82 - Office administrative, office support and other business support activities	24	137	36	351	52	467
N. Education	1,687	26,859	1,765	34,682	1,762	28,574
O. Human health and social work activities	1,366	24,635	898	176,439	1,087	21,936
86 - Human health activities	850	11,613	840	12,049	903	10,660
87 - Residential care activities	834	11,259	818	11,998	879	10,577
88 - Social work activities with and without accommodation	1	14	5	30	6	28
P. Arts, entertainment and recreation	15	340	17	21	18	56
70 - Arts, entertainment and recreation	70	1,601	67	1,764	92	2,180
Q. Other service activities	10,210	40,284	9,668	45,787	16,002	45,331
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	229	13,996	183	11,161	180	9,008
A. Government Trusts and Non-profit Organizations	64	881	54	1,232	26	1,489
B. Private Trusts and Non-profit Organizations	161	12,907	126	9,471	151	7,037
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	4	208	3	458	3	483
VI. PERSONAL	2,522,632	832,744	2,615,947	932,192	5,432,580	900,663
A. Bank Employees	94,435	210,366	105,467	257,685	107,489	218,408
1) For house building	36,384	164,428	39,486	199,453	39,388	161,918
2) For transport i.e. purchase of car etc.	33,406	41,192	37,560	52,005	38,499	50,923
3) Other purposes	24,645	4,746	28,421	6,226	29,602	5,567
B. Consumer Financing	2,423,720	621,765	2,505,735	673,893	5,320,340	681,661
1) For house building	31,429	184,859	31,397	181,143	31,175	181,824
2) For transport i.e. purchase of car etc	231,952	220,236	215,979	215,493	220,824	236,557
3) Credit cards	1,673,805	111,364	1,769,339	136,846	1,791,345	137,583
4) Consumers durable	3,114	1,440	3,577	1,626	4,363	1,567
5) Personal loans	483,420	103,866	485,443	138,785	3,272,633	124,130
C) Other	4,477	613	4,745	614	4,751	595
VII. OTHER	89	588	93	634	68	390
Total	2,836,385	8,790,479	2,941,746	12,311,867	5,865,646	10,383,908

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	-	-	-	-	-
1) Official	1	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	404	414,573	282	414,620	282	138,111
I. GOVERNMENT	1	361,331	1	362,115	1	84,049
A. Federal Government	1	361,331	1	362,115	1	84,049
B. Provincial Governments	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	139	52,692	160	52,097	169	53,653
A. Agriculture, forestry and fishing	2	6,278	2	6,195	2	4
1. Crop and animal production, hunting and related service activities	2	6,278	2	6,195	2	4
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	1	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	6,277	2	6,195	2	4
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	114	32,649	139	37,189	152	46,611
10 - Manufacture of food products	17	2,657	19	2,839	19	3,011
11 - Manufacture of beverages	5	1	2	-	3	6,316
12 - Manufacture of tobacco products	5	-	1	-	3	-
13 - Manufacture of textiles	3	245	3	245	3	246
Preparation and spinning of textile fibres	2	214	2	214	2	215
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	1	31	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	1	31	1	31
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	2	288	1	-	1	108
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	1	-	1	-	1	-
20 - Manufacture of chemicals and chemical products	21	10,956	18	14,511	17	14,902
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	20	4,750	7	4,431	7	6,193
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	2	1,039	2	727	2	623
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	1	2,006	1	5,430	1	6,437
27 - Manufacture of electrical equipment	26	8,139	75	7,508	86	7,605
28 - Manufacture of machinery and equipment	1	14	1	0	1	0
29 - Manufacture of motor vehicles, trailers and semi-trailers	6	1,841	4	704	4	408
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	4	715	4	793	4	760
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
supplies	-	-	1	-	1	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	715	3	793	3	760
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	5	6,337	3	993	2	993
Electric power generation, transmission and distribution	2	5,178	1	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	1	4,835	1	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	1	343	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	3	1,159	2	993	2	993
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
services	-	-	-	-	-	-
F. Construction	2	100	2	40	2	20
41 - Construction of buildings	2	100	2	40	2	20
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	4	3,235	4	4,454	4	3,915
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	1,184	1	-	1	-
47 - Retail trade, except of motor vehicles and motorcycles	2	2,051	3	4,454	3	3,915
H. Transportation and storage	1	1	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	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	1,637	4	1,284	2	1,284
55 - Accommodation	2	1,637	4	1,284	2	1,284
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	3	2,402	2	1,942	2	478
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	2,402	2	1,942	2	478
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	53	3	-	2	77
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	0	-	-	-	-
72 - Scientific research and development	3	-	2	-	2	77
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	1	53	1	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	1	-	1	270
86 - Human health activities	-	-	1	-	1	270
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	263	549	121	408	112	408
A. Bank Employees	137	421	121	408	112	408
1) For house building	48	288	43	276	42	281
2) For transport i.e. purchase of car etc.	53	120	49	122	48	121
3) Other purposes	36	13	29	9	22	5
B. Consumer Financing	126	129	-	-	-	-
1) For house building	87	114	-	-	-	-
2) For transport i.e. purchase of car etc	31	14	-	-	-	-
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	-	-	-	-
C) Other	-	-	-	-	-	-
VII. OTHER	1	-	-	-	-	-
Total	405	414,573	282	414,620	282	138,111

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	-	1	6,964	1	7,004
1) Official	1	-	-	-	-	-
2) Business	-	-	1	6,964	1	7,004
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,491,517	8,265,283	4,003,162	11,319,587	6,998,138	8,962,560
I. GOVERNMENT	142	706,540	153	733,483	152	345,478
A. Federal Government	79	400,018	77	510,357	77	124,935
B. Provincial Governments	63	306,522	76	223,127	75	220,543
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	508	1,570,442	467	1,918,706	492	1,432,000
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	4	788	3	787	5	1,275
Utilities	287	439,177	282	401,250	284	409,452
Transport, storage and communications	82	506,745	45	554,563	50	237,929
Manufacturing	55	63,961	44	121,572	58	116,080
Mining and Quarrying	1	64,899	1	64,899	1	66,377
Construction	10	5,761	12	5,327	12	5,327
Commerce and Trade	55	484,162	39	577,675	42	407,552
Others	14	4,949	41	192,634	40	188,010
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	630	168,544	663	1,722,584	745	975,390
Mutual Funds and AMCs	6	1	8	4,496	8	4,384
Insurance & Pension Funds	163	3,111	136	2,288	134	4,663
MFIs and DFIs	99	109,797	156	1,466,307	133	888,810
Stock Exchange & Brokerage Houses	185	18,635	171	25,863	294	29,317
Modarabas	3	235	3	222	3	222
Other NBFIs	174	36,765	189	223,409	173	47,995
IV. PRIVATE SECTOR (BUSINESS)	1,007,266	5,033,049	1,369,721	6,077,058	1,553,769	5,393,909
A. Agriculture, forestry and fishing	710,009	370,118	1,102,056	431,126	1,162,553	439,578
1. Crop and animal production, hunting and related service activities	709,152	368,503	1,101,409	429,752	1,161,919	437,673
Growing of Wheat, Rice, Sugar Cane & Cotton	310,449	168,860	700,870	203,690	744,438	219,365
Growing of tropical, subtropical, pome and stone fruits & vegetables	22,442	9,322	19,000	10,362	21,060	10,489
Growing of other fruits, vegetables and crops	22,169	17,128	24,603	22,256	26,224	23,769
Raising of livestock and other related activities	259,585	114,633	259,569	122,327	274,202	123,188
Other agricultural support activities	94,501	58,547	97,351	71,057	95,980	60,807
Hunting, trapping and related service activities	6	14	16	59	15	55
02 - Forestry and logging	117	18	93	12	94	16
03 - Fishing and aquaculture	740	1,596	554	1,362	540	1,889
B. Mining and quarrying	800	47,095	1,977	63,735	2,015	38,457
05 - Mining of coal and lignite	59	34,252	793	29,124	792	28,505
06 - Extraction of crude petroleum and natural gas	551	11,852	953	33,591	989	9,103
07 - Mining of metal ores	28	351	64	214	60	61
08-Other mining and quarrying	146	606	150	785	162	769
09 - Mining support service activities	16	32	17	21	12	18
C. Manufacturing	102,566	3,203,128	99,696	3,934,949	102,274	3,368,416
10 - Manufacture of food products	51,801	859,518	49,994	994,143	48,930	853,573
11 - Manufacture of beverages	496	25,713	499	23,629	374	32,781
12 - Manufacture of tobacco products	186	75	139	56	203	68
13 - Manufacture of textiles	17,728	1,090,423	18,889	1,422,297	19,457	1,202,544
Preparation and spinning of textile fibres	6,506	419,606	7,083	467,787	7,170	437,101
Weaving of textiles	3,376	236,864	3,992	310,754	4,142	260,808
Finishing of textiles	2,916	188,732	2,903	237,315	3,213	215,395
Manufacture of knitted and crocheted fabrics	386	43,360	413	104,053	412	73,424
Manufacture of made-up textile articles, except apparel	2,139	105,731	2,136	160,562	2,212	112,237
Manufacture of carpets and rugs	104	740	63	771	64	738
Manufacture of other textiles n.e.c.	2,301	95,389	2,299	141,053	2,244	102,840
14 - Manufacture of wearing apparel	3,487	129,110	2,589	143,849	2,664	142,175
15 - Manufacture of leather and related products	1,738	30,763	1,455	33,764	1,546	33,913

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	274	4,965	253	5,256	275	5,418
Manufacture of luggage, handbags and the like, saddlery and harness	59	1,410	103	1,255	116	1,353
Manufacture of footwear	1,405	24,387	1,099	27,252	1,155	27,142
a. Leather wear	1,039	17,753	749	20,521	775	20,149
b. Rubber and Plastic wear	366	6,635	350	6,731	380	6,992
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	398	7,760	364	7,976	401	7,315
17 - Manufacture of paper and paper products	1,152	74,853	1,255	79,230	1,336	83,498
18 - Printing and reproduction of recorded media	552	7,135	673	7,417	637	7,197
Printing and other service activities related to printing	542	6,993	667	7,273	632	7,062
Reproduction of recorded media	10	143	6	144	5	135
19 - Manufacture of coke and refined petroleum products	1,332	119,147	1,353	149,616	1,421	140,452
20 - Manufacture of chemicals and chemical products	4,813	159,472	4,368	187,570	4,565	185,465
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,377	52,514	3,448	155,142	3,798	58,705
22 - Manufacture of rubber and plastics products	2,001	55,126	1,925	64,034	2,015	60,691
23 - Manufacture of other non-metallic mineral products	1,403	191,440	1,508	260,988	1,519	159,967
24 - Manufacture of basic metals	3,929	165,105	3,909	154,150	4,049	160,842
25. Manufacture of fabricated metal products, except machinery and equipment	745	22,882	723	21,601	682	19,816
26 - Manufacture of computer, electronic and optical products	173	6,207	158	11,832	174	11,227
27 - Manufacture of electrical equipment	1,550	106,697	1,557	99,447	1,547	103,005
28 - Manufacture of machinery and equipment	604	10,924	579	7,290	567	14,496
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,304	38,250	1,209	57,001	1,244	30,278
30 - Manufacture of other transport equipment	401	9,717	397	8,687	390	9,841
31 - Manufacture of furniture	765	4,478	405	6,453	444	6,457
32. Other manufacturing	2,549	35,069	2,225	37,129	4,216	41,213
Manufacture of jewellery and related articles	271	271	111	212	124	299
Manufacture of imitation jewellery and related articles	4	29	5	38	3	26
Manufacture of musical instruments	53	829	51	835	55	1,020
Manufacture of sports goods	257	4,950	258	5,589	294	6,478
Manufacture of games and toys	6	1	5	7	6	7
supplies	201	2,721	221	3,141	232	3,039
Manufacture of Handicrafts	142	32	20	16	20	16
Other manufacturing n.e.c.	1,615	26,235	1,554	27,290	3,482	30,328
33 - Repair and installation of machinery and equipment	82	751	75	1,649	95	2,899
D. Electricity, gas, steam and air conditioning supply	1,143	337,935	1,053	322,797	1,086	348,905
Electric power generation, transmission and distribution	1,028	329,494	976	315,525	985	341,032
a) Hydal	154	11,077	141	27,038	141	30,996
b) Thermal	165	87,235	154	68,081	157	82,914
c) Coal Based	55	79,818	50	66,911	46	72,938
d) Wind	102	27,460	95	23,885	96	23,119
e) Solar	135	10,979	138	11,531	141	11,480
f) Other	417	112,926	398	118,079	404	119,586
Manufacture of gas; distribution of gaseous fuels through mains	105	8,415	73	7,270	98	7,871
Steam and air conditioning supply	10	25	4	2	3	2
E. Water supply; sewerage, waste management and remediation activities	116	12,061	89	8,884	93	8,385
36 - Water collection, treatment and supply	36	39	17	58	26	81
37 - Sewerage	9	5	6	4	9	4
38 - Waste collection, treatment and disposal activities; materials recovery	71	12,017	66	8,823	56	8,298
services	-	-	-	-	2	1
F. Construction	3,217	142,270	3,008	143,646	3,294	137,030
41 - Construction of buildings	2,037	99,437	1,508	91,360	1,625	89,644
42 - Civil engineering	1,008	41,319	1,304	50,318	1,433	45,671
43 - Specialized construction activities	172	1,514	196	1,967	236	1,715

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	136,011	386,931	115,640	429,357	210,208	434,311
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,441	23,882	2,499	23,283	5,070	22,886
46 - Wholesale trade, except of motor vehicles and motorcycles	29,316	219,762	33,488	245,007	53,031	236,073
47 - Retail trade, except of motor vehicles and motorcycles	102,254	143,286	79,653	161,067	152,107	175,353
H. Transportation and storage	22,004	86,361	19,712	74,531	20,325	82,245
49 - Land transport and transport via pipelines	7,499	41,576	5,197	23,706	5,819	28,162
50 - Water transport	61	153	55	185	75	317
51 - Air transport	45	613	57	638	62	1,224
52 - Warehousing and support activities for transportation	14,184	38,028	14,165	44,046	14,123	45,304
53 - Courier activities other than national post activities	215	5,992	238	5,956	246	7,238
I. Accommodation and food service activities	1,670	29,641	1,347	30,542	1,434	28,992
55 - Accommodation	411	21,732	297	22,609	311	21,033
56 - Food and beverage service activities	1,259	7,908	1,050	7,933	1,123	7,959
J. Information and communication	2,009	237,285	1,575	326,553	1,702	310,089
58 - Publishing activities	512	1,465	280	1,726	324	1,683
59 - Motion picture, video and television programme production, sound recording and music publishing activities	74	2,298	68	1,769	68	1,698
60 - Programming and broadcasting activities	41	803	31	915	33	801
61 - Telecommunications	709	221,941	610	308,429	641	294,497
62 - Computer programming, consultancy and related activities	560	8,536	473	11,516	501	9,192
63 - Information service activities	113	2,241	113	2,199	135	2,218
K. Real estate activities	670	22,906	665	26,666	690	26,015
L. Professional, scientific and technical activities	8,304	49,128	5,442	59,286	11,030	58,001
69 - Legal and accounting activities	82	420	89	661	94	360
71 - Architectural and engineering activities; technical testing and analysis	14	509	11	362	11	240
72 - Scientific research and development	287	4,252	204	7,811	238	7,320
73 - Advertising and market research	46	2,770	40	2,722	49	2,698
74 - Other professional, scientific and technical activities	854	3,139	802	2,294	764	2,232
75 - Veterinary activities	6,992	37,945	4,247	45,267	9,826	44,987
76 - Veterinary activities	29	94	49	168	48	163
M. Administrative and support service activities	5,212	39,116	5,100	49,064	5,454	37,352
77 - Rental and leasing activities	411	1,678	458	1,628	513	1,684
78 - Employment activities	41	161	23	101	33	116
79 - Travel agency, tour operator, reservation service and related activities	699	11,386	677	12,280	688	6,826
80 - Security and investigation activities	205	1,824	243	2,036	271	2,080
81 - Services to buildings and landscape activities	36	147	44	364	57	452
82 - Office administrative, office support and other business support activities	3,820	23,920	3,655	32,655	3,892	26,194
N. Education	1,350	18,925	1,068	122,324	1,080	18,654
O. Human health and social work activities	1,171	10,825	853	11,276	899	10,158
86 - Human health activities	1,148	10,484	831	11,234	875	10,082
87 - Residential care activities	1	1	5	21	6	20
88 - Social work activities with and without accommodation	22	341	17	21	18	56
P. Arts, entertainment and recreation	94	672	80	868	106	1,048
Q. Other service activities	10,920	38,654	10,360	41,455	29,526	46,272
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,785	12,116	5,775	7,924	5,778	8,432
A. Government Trusts and Non-profit Organizations	44	974	46	1,465	21	1,482
B. Private Trusts and Non-profit Organizations	86	10,564	61	5,537	89	5,969
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5,655	579	5,668	922	5,668	980
VI. PERSONAL	2,477,177	773,877	2,626,372	858,662	5,437,191	806,208
A. Bank Employees	148,197	251,783	156,712	275,829	157,052	237,838
1) For house building	70,414	197,479	75,542	212,607	74,966	180,945
2) For transport i.e. purchase of car etc.	44,320	47,055	43,954	54,295	44,111	49,633
3) Other purposes	33,463	7,249	37,216	8,927	37,975	7,260
B. Consumer Financing	2,324,522	521,483	2,464,935	582,222	5,275,408	567,777
1) For house building	15,452	82,668	15,459	77,436	15,142	74,972
2) For transport i.e. purchase of car etc	139,287	103,386	146,761	106,380	149,495	112,374
3) Credit cards	1,445,046	98,661	1,523,503	121,005	1,547,704	121,742
4) Consumers durable	33,551	6,741	43,028	7,651	42,914	7,614
5) Personal loans	691,186	230,026	736,184	269,750	3,520,153	251,076
C) Other	4,458	611	4,725	612	4,731	593
VII. OTHER	9	715	11	1,169	11	1,143
Total	3,491,518	8,265,283	4,003,163	11,326,551	6,998,139	8,969,564

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	1	1,399	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	1	1,399	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	512,832	3,330,070	554,624	4,157,734	566,263	4,146,450
I. GOVERNMENT	138	186,307	145	108,275	155	94,939
A. Federal Government	55	630	51	2,178	53	75,321
B. Provincial Governments	83	185,676	94	106,097	102	19,618
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	206	635,787	202	516,094	189	966,541
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	3	10	2	8	2	7
Utilities	123	128,914	129	124,008	116	121,898
Transport, storage and communications	44	318,605	31	253,423	33	576,919
Manufacturing	-	-	1	250	15	84
Mining and Quarrying	-	-	-	-	-	-
Construction	3	1,851	4	1,618	4	1,618
Commerce and Trade	30	185,941	25	93,274	10	221,349
Others	3	465	10	43,515	9	44,666
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	628	69,255	595	107,675	607	40,837
Mutual Funds and AMCs	75	142	86	1,113	94	1,121
Insurance & Pension Funds	330	543	284	524	279	501
MFIs and DFIs	27	30,165	47	68,231	31	231
Stock Exchange & Brokerage Houses	47	1,373	35	1,207	45	1,093
Modarabas	75	4,868	71	8,068	79	5,805
Other NBFIs	74	32,165	72	28,532	79	32,085
IV. PRIVATE SECTOR (BUSINESS)	60,842	2,086,588	64,596	3,048,678	62,842	2,665,692
A. Agriculture, forestry and fishing	5,385	21,644	8,015	29,586	6,621	20,814
1. Crop and animal production, hunting and related service activities	5,377	21,531	7,992	29,301	6,597	20,149
Growing of Wheat, Rice, Sugar Cane & Cotton	797	2,367	2,557	5,542	978	3,391
Growing of tropical, subtropical, pome and stone fruits & vegetables	102	270	135	416	164	607
Growing of other fruits, vegetables and crops	174	522	335	891	284	1,108
Raising of livestock and other related activities	1,092	8,926	1,043	11,772	1,066	4,865
Other agricultural support activities	3,211	9,444	3,921	10,678	4,104	10,176
Hunting, trapping and related service activities	1	2	1	2	1	2
02 - Forestry and logging	1	2	1	1	1	1
03 - Fishing and aquaculture	7	112	22	284	23	663
B. Mining and quarrying	265	26,539	257	40,454	323	31,667
05 - Mining of coal and lignite	32	14,185	29	17,649	28	8,585
06 - Extraction of crude petroleum and natural gas	156	7,389	139	8,498	131	7,323
07 - Mining of metal ores	6	739	14	794	13	884
08-Other mining and quarrying	69	4,202	73	13,493	149	14,857
09 - Mining support service activities	2	24	2	20	2	17
C. Manufacturing	31,352	1,529,345	33,148	2,175,399	32,212	1,920,514
10 - Manufacture of food products	6,865	379,285	7,526	397,179	7,179	402,817
11 - Manufacture of beverages	758	44,151	724	27,873	763	17,834
12 - Manufacture of tobacco products	395	1,417	414	1,750	427	1,924
13 - Manufacture of textiles	8,702	461,269	9,262	648,821	8,725	613,924
Preparation and spinning of textile fibres	2,544	124,850	2,394	142,968	2,344	156,871
Weaving of textiles	2,327	82,792	2,515	110,139	2,308	97,113
Finishing of textiles	1,137	90,785	1,314	155,266	1,149	141,150
Manufacture of knitted and crocheted fabrics	340	17,545	374	20,062	381	24,450
Manufacture of made-up textile articles, except apparel	1,051	85,385	1,214	128,131	1,181	113,825
Manufacture of carpets and rugs	32	322	17	150	19	148
Manufacture of other textiles n.e.c.	1,271	59,590	1,434	92,104	1,343	80,365
14 - Manufacture of wearing apparel	1,115	72,719	1,317	161,930	1,302	146,421
15 - Manufacture of leather and related products	483	16,083	432	13,230	450	15,196

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	149	1,992	168	2,273	196	2,500
Manufacture of luggage, handbags and the like, saddlery and harness	36	1,308	36	1,079	30	954
Manufacture of footwear	298	12,784	228	9,878	224	11,742
a. Leather wear	271	12,215	207	9,477	208	11,211
b. Rubber and Plastic wear	27	569	21	401	16	531
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	107	1,475	93	2,008	91	2,180
17 - Manufacture of paper and paper products	612	40,808	631	61,487	588	61,704
18 - Printing and reproduction of recorded media	358	15,597	471	18,755	448	13,588
Printing and other service activities related to printing	355	14,215	466	17,569	445	12,438
Reproduction of recorded media	3	1,382	5	1,186	3	1,150
19 - Manufacture of coke and refined petroleum products	250	26,942	194	33,171	150	33,354
20 - Manufacture of chemicals and chemical products	3,710	130,926	3,689	235,074	3,813	224,312
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,301	50,927	2,428	179,059	2,304	56,777
22 - Manufacture of rubber and plastics products	945	33,800	924	51,068	979	52,861
23 - Manufacture of other non-metallic mineral products	600	83,123	529	109,210	478	76,429
24 - Manufacture of basic metals	1,150	63,612	1,326	74,895	1,281	68,227
25 - Manufacture of fabricated metal products, except machinery and equipment	187	8,142	157	8,100	141	6,892
26 - Manufacture of computer, electronic and optical products	159	10,270	153	11,162	154	10,705
27 - Manufacture of electrical equipment	830	33,687	853	52,406	927	49,661
28 - Manufacture of machinery and equipment	285	10,269	309	21,849	290	19,875
29 - Manufacture of motor vehicles, trailers and semi-trailers	739	29,814	830	48,049	820	24,453
30 - Manufacture of other transport equipment	158	2,687	140	2,534	144	1,854
31 - Manufacture of furniture	41	883	42	873	44	763
32 - Other manufacturing	585	11,321	687	14,520	698	18,344
Manufacture of jewellery and related articles	6	85	10	55	14	80
Manufacture of imitation jewellery and related articles	1	5	2	5	2	5
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	78	1,656	87	2,311	106	2,891
Manufacture of games and toys	-	-	-	-	-	-
supplies	133	1,687	97	1,211	92	1,063
Manufacture of Handicrafts	1	0	49	407	44	392
Other manufacturing n.e.c.	366	7,888	442	10,531	440	13,914
33 - Repair and installation of machinery and equipment	17	138	17	399	16	417
D. Electricity, gas, steam and air conditioning supply	1,215	154,794	1,959	166,563	1,885	153,309
Electric power generation, transmission and distribution	1,160	153,240	1,919	165,570	1,852	152,599
a) Hydal	287	2,445	305	5,056	284	1,798
b) Thermal	40	30,847	37	41,428	30	30,744
c) Coal Based	33	42,278	37	52,497	37	54,077
d) Wind	62	25,935	57	23,627	59	22,736
e) Solar	29	3,228	28	2,995	46	3,028
f) Other	709	48,508	1,455	39,966	1,396	40,216
Manufacture of gas; distribution of gaseous fuels through mains	38	1,543	33	986	26	705
Steam and air conditioning supply	17	11	7	6	7	6
E. Water supply; sewerage, waste management and remediation activities	37	12,571	56	22,248	69	19,625
36 - Water collection, treatment and supply	9	3,468	28	16,776	30	16,276
37 - Sewerage	-	-	-	-	3	8
38 - Waste collection, treatment and disposal activities; materials recovery	26	9,100	26	5,471	34	3,340
services	2	3	2	2	2	1
F. Construction	800	52,090	1,085	75,109	869	75,545
41 - Construction of buildings	510	40,966	510	55,095	478	58,672
42 - Civil engineering	254	9,542	545	18,395	361	15,153
43 - Specialized construction activities	36	1,582	30	1,619	30	1,720

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	13,830	112,724	12,551	188,359	12,860	155,836
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	583	2,598	527	2,196	555	2,216
46 - Wholesale trade, except of motor vehicles and motorcycles	9,542	60,944	7,901	103,186	7,976	74,878
47 - Retail trade, except of motor vehicles and motorcycles	3,705	49,181	4,123	82,976	4,329	78,742
H. Transportation and storage	2,558	30,800	2,501	32,994	2,576	33,817
49 - Land transport and transport via pipelines	1,318	10,359	1,162	10,825	1,251	11,219
50 - Water transport	22	460	11	286	11	343
51 - Air transport	62	449	62	699	61	640
52 - Warehousing and support activities for transportation	947	17,205	1,117	19,016	1,124	18,874
53 - Courier activities other than national post activities	209	2,327	149	2,167	129	2,741
I. Accommodation and food service activities	557	9,858	506	13,368	581	12,353
55 - Accommodation	81	3,371	84	2,890	97	4,194
56 - Food and beverage service activities	476	6,486	422	10,479	484	8,160
J. Information and communication	993	88,800	1,153	194,330	1,211	177,809
58 - Publishing activities	283	847	338	7,773	361	8,357
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	7	645	8	512	8	455
61 - Telecommunications	355	80,726	434	172,558	452	163,022
62 - Computer programming, consultancy and related activities	268	3,480	282	3,741	297	3,815
63 - Information service activities	80	3,102	91	9,747	93	2,159
K. Real estate activities	292	10,805	255	10,734	277	11,956
L. Professional, scientific and technical activities	834	5,756	759	13,981	767	14,447
69 - Legal and accounting activities	82	386	61	1,795	74	1,618
71 - Architectural and engineering activities; technical testing and analysis	75	747	116	1,370	107	1,215
72 - Scientific research and development	169	537	155	528	181	639
73 - Advertising and market research	150	935	125	876	120	850
74 - Other professional, scientific and technical activities	188	1,232	142	3,927	127	2,326
75 - Veterinary activities	161	1,848	149	5,411	146	7,724
76 - Veterinary activities	9	70	11	74	12	76
M. Administrative and support service activities	1,088	7,883	1,121	9,159	1,026	14,754
77 - Rental and leasing activities	197	531	144	1,760	139	1,535
78 - Employment activities	15	103	5	39	5	36
79 - Travel agency, tour operator, reservation service and related activities	171	1,813	241	2,288	263	7,740
80 - Security and investigation activities	517	1,020	522	1,204	402	920
81. Services to buildings and landscape activities	3	15	4	11	8	37
82 - Office administrative, office support and other business support activities	185	4,401	205	3,858	209	4,487
N. Education	714	9,107	294	58,562	475	7,806
O. Human health and social work activities	315	5,884	290	5,803	304	4,754
86 - Human health activities	314	5,870	289	5,794	303	4,746
87 - Residential care activities	1	14	1	10	1	8
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	12	961	13	951	13	1,185
Q. Other service activities	595	7,028	633	11,077	773	9,501
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	106	3,444	79	4,900	73	1,744
A. Government Trusts and Non-profit Organizations	21	28	9	7	6	6
B. Private Trusts and Non-profit Organizations	84	3,408	70	4,893	67	1,737
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	8	-	-	-	-
VI. PERSONAL	450,823	348,102	488,914	371,478	502,329	376,306
A. Bank Employees	22,505	62,462	28,232	85,455	29,878	70,334
1) For house building	9,663	50,316	11,406	67,453	11,839	52,580
2) For transport i.e. purchase of car etc.	8,873	11,322	11,909	16,880	12,720	16,869
3) Other purposes	3,969	824	4,917	1,122	5,319	885
B. Consumer Financing	428,298	285,637	460,661	286,020	472,430	305,970
1) For house building	18,873	123,094	18,755	122,297	18,776	124,461
2) For transport i.e. purchase of car etc	129,977	136,049	120,089	129,074	124,850	144,986
3) Credit cards	242,779	13,802	279,874	18,404	284,322	18,850
4) Consumers durable	2,896	675	4,621	981	5,736	1,075
5) Personal loans	33,773	12,016	37,322	15,264	38,746	16,599
C) Other	20	2	21	2	21	2
VII. OTHER	89	588	93	634	68	390
Total	512,832	3,330,070	554,625	4,159,133	566,263	4,146,450

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 2025

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	7,004	1	7,004
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	1	7,004	1	7,004
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,470	10,938,729	7,564,401	13,109,010
I. GOVERNMENT	-	-	-	-	-	-	307	440,418	307	440,418
A. Federal Government	-	-	-	-	-	-	130	200,257	130	200,257
B. Provincial Governments	-	-	-	-	-	-	177	240,161	177	240,161
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	681	2,398,541	681	2,398,541
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	681	2,398,541	681	2,398,541
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	1,352	1,016,227	1,352	1,016,227
Mutual Funds and AMCs	-	-	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-	-	-
MFI and DFI	-	-	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-	-	-
Mudarabah	-	-	-	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	-	-	1,352	1,016,227	1,352	1,016,227
IV. PRIVATE SECTOR (BUSINESS)	1,209,343	936,974	65,024	41,074	1,243	9,575	341,001	7,071,978	1,616,611	8,059,601
A. Agriculture, forestry and fishing	930,318	301,534	38,720	14,997	893	1,484	199,243	142,377	1,169,174	460,392
1. Crop and animal production, hunting and related service activities	929,705	300,412	38,709	14,989	891	1,469	199,211	140,952	1,168,516	457,822
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	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
82 - Forestry and logging	95	17	-	-	-	-	-	-	95	17
83 - Fishing and aquaculture	518	1,104	11	8	2	15	32	1,426	563	2,553
B. Mining and quarrying	399	715	5	12	-	-	1,934	69,398	2,338	70,124
85 - Mining of coal and lignite	27	65	-	-	-	-	793	37,025	820	37,090
86 - Extraction of crude petroleum and natural gas	200	253	2	1	-	-	918	16,174	1,120	16,427
87 - Mining of metal ores	53	31	-	-	-	-	20	914	73	945
88-Other mining and quarrying	108	343	-	-	-	-	203	15,284	311	15,627
89 - Mining support service activities	11	24	3	11	-	-	-	14	36	36
C. Manufacturing	45,500	328,122	3,045	9,318	163	3,767	85,778	4,947,724	134,486	5,288,930
10 - Manufacture of food products	34,687	99,148	2,522	3,936	26	149	18,874	1,153,157	56,109	1,256,390
11 - Manufacture of beverages	99	2,062	-	-	2	2	1,036	48,551	1,137	50,615
12 - Manufacture of tobacco products	175	47	4	2	-	-	451	1,944	630	1,992
13 - Manufacture of textiles	2,840	83,206	109	719	17	942	25,216	1,731,600	28,182	1,816,468
Preparation and spinning of textile fibres	1,413	47,739	2	6	5	32	8,094	546,194	9,514	593,972
Weaving of textiles	515	11,805	20	201	-	-	5,915	345,835	6,440	357,921
Finishing of textiles	246	12,375	27	29	6	39	4,083	344,102	4,362	356,546
Manufacture of knitted and crocheted fabrics	105	3,257	10	31	-	-	678	94,587	793	97,875
Manufacture of made-up textile articles, except apparel	187	3,111	32	398	5	868	3,169	221,685	3,393	226,062
Manufacture of carpets and rugs	16	25	-	-	-	-	67	861	83	886
Manufacture of other textiles n.e.c.	358	4,812	18	54	1	3	3,210	178,336	3,587	183,206
14 - Manufacture of wearing apparel	560	14,894	93	161	6	681	3,307	272,800	3,966	288,596
15 - Manufacture of leather and related products	237	1,765	20	345	8	698	1,731	46,301	1,996	49,109

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 2025

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	36	149	13	326	-	-	422	7,442	471	7,918
Manufacture of luggage, handbags and the like, saddlery and harness	42	146	3	10	-	-	101	2,151	146	2,307
Manufacture of footwear	159	1,470	4	8	8	698	1,208	36,708	1,379	38,884
a. Leather wear	114	1,018	1	7	8	698	860	29,637	963	31,360
b. Rubber and Plastic wear	45	452	3	1	-	-	348	7,071	396	7,524
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	79	402	4	4	-	-	409	9,089	492	9,495
17 - Manufacture of paper and paper products	229	3,903	7	45	4	1	1,684	141,253	1,924	145,203
18 - Printing and reproduction of recorded media	260	1,103	17	248	-	-	808	19,435	1,085	20,785
Printing and other service activities related to printing	-	-	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	69	58,134	3	626	-	-	1,499	115,045	1,571	173,806
20 - Manufacture of chemicals and chemical products	511	8,377	45	210	1	70	7,821	401,120	8,378	409,777
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	248	966	22	59	2	41	5,830	114,415	6,102	115,481
22 - Manufacture of rubber and plastics products	422	2,872	26	113	8	8	2,538	110,559	2,994	113,553
23 - Manufacture of other non-metallic mineral products	392	11,873	16	2,366	24	410	1,565	221,747	1,997	226,396
24 - Manufacture of basic metals	772	14,414	4	31	31	713	4,523	213,910	5,330	229,069
25 - Manufacture of fabricated metal products, except machinery and equipment	179	2,186	3	1	-	-	641	24,520	823	26,707
26 - Manufacture of computer, electronic and optical products	37	100	1	6	-	-	290	21,826	328	21,932
27 - Manufacture of electrical equipment	254	6,491	16	121	27	40	2,177	144,013	2,474	152,666
28 - Manufacture of machinery and equipment	163	536	5	27	-	-	689	33,809	857	34,372
29 - Manufacture of motor vehicles, trailers and semi-trailers	173	1,457	2	54	-	-	1,889	53,220	2,064	54,731
30 - Manufacture of other transport equipment	69	220	-	-	-	-	465	11,475	534	11,695
31 - Manufacture of furniture	123	606	11	64	-	-	354	6,550	488	7,220
32 - Other manufacturing	2,855	11,167	115	180	7	10	1,937	48,201	4,914	59,557
Manufacture of jewellery and related articles	83	216	1	2	-	-	54	161	138	379
Manufacture of imitation jewellery and related articles	2	26	2	5	1	-	-	-	5	31
Manufacture of musical instruments	2	0	-	-	1	-	52	1,020	55	1,020
Manufacture of sports goods	116	3,082	1	7	1	-	282	6,279	400	9,369
Manufacture of games and toys	4	6	-	-	-	-	2	1	6	7
Manufacture of medical and dental instruments and supplies	97	514	10	43	-	-	217	3,545	324	4,102
Manufacture of Handicrafts	13	8	7	3	-	-	44	396	64	407
Other manufacturing n.e.c.	2,538	7,315	94	119	4	10	1,286	36,798	3,922	44,242
33 - Repair and installation of machinery and equipment	67	192	-	-	-	-	44	3,124	111	3,315
D. Electricity, gas, steam and air conditioning supply	46	1,679	-	-	9	3	2,914	500,532	2,971	502,215
Electric power generation, transmission and distribution	43	1,668	-	-	8	3	2,786	491,960	2,837	495,631
a) Hydal	1	-	-	-	-	-	424	32,793	425	32,793
b) Thermal	1	-	-	-	-	-	186	113,657	187	113,657
c) Coal Based	1	0	-	-	-	-	82	127,016	83	127,016
d) Wind	1	-	-	-	-	-	154	45,835	155	45,835
e) Solar	13	30	-	-	-	-	174	14,478	187	14,508
f) Other	26	1,638	-	-	8	3	1,766	158,161	1,800	159,802
Manufacture of gas distribution of gaseous fuels through mains	2	9	-	-	1	-	121	8,566	124	8,576
Steam and air conditioning supply	1	2	-	-	-	-	9	6	10	8
E. Water supply; sewerage, waste management and remediation activities	73	5,610	4	1,023	-	-	85	21,377	162	28,010
36 - Water collection, treatment and supply	18	39	-	-	-	-	38	16,319	56	16,358
37 - Sewerage	9	4	-	-	-	-	3	8	12	12
38 - Waste collection, treatment and disposal activities; materials recovery	42	5,565	4	1,023	-	-	44	5,050	90	11,638
39 - Remediation activities and other waste management services	4	3	-	-	-	-	-	-	4	3
F. Construction	1,812	17,628	40	315	15	1,260	2,296	193,371	4,163	212,575
41 - Construction of buildings	745	13,534	23	295	10	1,250	1,325	133,237	2,103	148,316
42 - Civil engineering	907	3,141	10	14	2	-	875	57,668	1,794	60,824
43 - Specialized construction activities	160	953	7	6	3	10	96	2,466	266	3,435

3.2.6 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 2025

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	176,473	178,788	16,971	7,525	103	1,010	29,521	402,823	223,068	590,147
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,205	6,683	22	186	3	5	1,393	18,228	5,625	25,102
46 - Wholesale trade, except of motor vehicles and motorcycles	48,759	106,581	3,702	3,247	69	851	8,477	200,271	61,007	310,951
47 - Retail trade, except of motor vehicles and motorcycles	123,509	65,524	13,247	4,092	31	154	19,649	184,325	156,436	254,095
H. Transportation and storage	17,723	36,849	1,146	2,167	5	36	4,027	77,010	22,901	116,062
49 - Land transport and transport via pipelines	5,000	19,672	259	993	2	2	1,809	18,714	7,070	39,382
50 - Water transport	7	82	2	1	-	-	77	577	86	660
51 - Air transport	18	103	-	-	-	-	105	1,760	123	1,863
52 - Warehousing and support activities for transportation	12,668	16,863	885	1,173	3	34	1,691	46,108	15,247	64,178
53 - Courier activities other than national post activities	30	129	-	-	-	-	345	9,850	375	9,979
I. Accommodation and food service activities	902	4,015	74	346	-	-	979	36,984	2,015	41,345
55 - Accommodation	139	722	5	97	-	-	264	24,408	408	25,227
56 - Food and beverage service activities	823	3,293	69	249	-	-	715	12,576	1,607	16,118
J. Information and communication	514	3,706	27	29	1	5	2,371	484,159	2,913	487,898
58 - Publishing activities	94	419	2	1	-	-	589	9,620	685	10,039
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	13	3	1	-	-	51	1,721	82	1,735
60 - Programming and broadcasting activities	4	6	-	-	-	-	37	1,250	41	1,257
61 - Telecommunications	131	2,365	5	9	-	-	957	455,146	1,093	457,520
62 - Computer programming, consultancy and related activities	177	593	11	8	1	5	609	12,401	798	13,007
63 - Information service activities	80	310	6	9	-	-	128	4,021	214	4,340
K. Real estate activities	320	3,627	17	132	7	1,595	623	23,617	967	37,971
L. Professional, scientific and technical activities	6,851	16,119	340	633	3	-	4,603	55,096	11,797	72,448
69 - Legal and accounting activities	43	171	-	-	-	-	125	1,807	168	1,977
70 - Activities of head offices; management consultancy activities	16	40	1	4	-	-	101	1,411	118	1,455
71 - Architectural and engineering activities; technical testing and analysis	74	231	7	13	2	-	336	7,715	419	7,959
72 - Scientific research and development	15	8	1	1	1	-	132	3,463	169	3,549
73 - Advertising and market research	103	311	10	32	-	-	778	4,214	891	4,558
74 - Other professional, scientific and technical activities	6,568	15,165	318	569	-	-	3,086	36,978	9,972	52,711
75 - Veterinary activities	32	116	3	14	-	-	25	109	60	239
M. Administrative and support service activities	2,911	5,624	98	123	15	107	3,456	46,252	6,480	52,106
77 - Rental and leasing activities	194	501	2	13	-	-	456	2,705	652	3,219
78 - Employment activities	6	16	-	-	-	-	32	136	38	152
79 - Travel agency, tour operator, reservation service and related activities	274	1,191	6	44	-	-	671	13,330	951	14,566
80 - Security and investigation activities	5	414	1	11	-	-	667	2,575	673	3,000
81 - Services to buildings and landscape activities	41	187	2	3	-	-	22	299	65	489
82 - Office administrative, office support and other business support activities	2,391	3,314	87	52	15	107	1,608	27,207	4,101	30,681
N. Education	613	1,650	183	693	2	28	757	24,089	1,535	26,460
O. Human health and social work activities	453	2,336	92	195	4	24	654	12,337	1,203	14,912
86 - Human health activities	442	2,317	89	193	4	24	643	12,294	1,178	14,828
87 - Residential care activities	5	19	-	-	-	-	2	10	7	29
88 - Social work activities with and without accommodation	6	1	3	2	-	-	9	53	18	56
P. Arts, entertainment and recreation	38	103	5	11	-	-	76	2,118	119	2,233
Q. Other service activities	24,337	28,866	4,257	3,556	23	256	1,682	23,096	30,299	55,773
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,851	10,175	5,851	10,175
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	27	1,489	27	1,489
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	156	2,707	156	2,707
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,668	980	5,668	980
VI. PERSONAL	4,602,007	1,052,343	1,334,565	113,940	2,681	15,985	267	246	5,939,520	1,182,514
A. Bank Employees	158,130	269,496	28,798	38,676	2	0	-	-	186,930	308,172
1) For house building	72,457	212,171	14,347	21,354	1	0	-	-	86,805	233,525
2) For transport i.e. purchase of car etc.	47,230	49,927	9,601	16,575	-	-	-	-	56,831	66,502
3) Other purposes	38,443	7,908	4,850	747	1	-	-	-	43,294	8,145
B. Consumer Financing	4,439,294	782,271	1,305,603	75,246	2,674	15,984	267	246	5,747,838	873,748
1) For house building	27,703	165,155	3,754	18,720	2,461	15,558	-	-	33,918	199,433
2) For transport i.e. purchase of car etc	252,549	237,227	21,607	19,735	189	398	-	-	274,345	257,360
3) Credit cards	1,642,189	128,043	189,570	12,303	-	-	267	246	1,832,026	140,592
4) Consumers durable	32,265	6,846	16,373	1,829	12	14	-	-	48,650	8,689
5) Personal loans	2,484,588	245,000	1,074,299	22,660	12	15	-	-	3,558,899	267,675
C. Other	4,583	576	164	18	5	1	-	-	4,752	595
VII. OTHER	64	388	4	2	-	-	11	1,143	79	1,533
Total	5,811,414	1,989,785	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easypank Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page six of this publication

2. 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)

Rate of Interest/Return	Mar-24		Dec-24		Mar-25 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	871,719	1,073,883	62,135	7,835	396,672	150,742	378,483	44,177	392,651	60,813	1,493,508	
01.00*	10,178	18,945	-	143	1,436	727	6,953	3,402	9,026	-	21,687	
02.00*	175,841	174,021	-	3,670	63,712	42,987	22,908	11,765	13,558	247	158,849	
03.00*	343,557	355,762	1	30	96,435	62,424	91,272	17,177	33,542	335	301,218	
04.00*	207,398	470,632	0	37	39,939	45,558	53,776	15,084	19,244	41	173,680	
05.00*	369,996	423,625	90	107	115,813	82,324	124,694	19,090	43,912	3,399	389,428	
06.00*	74,272	157,461	-	641	52,285	26,528	10,998	10,965	46,689	433	148,539	
07.00*	166,106	164,146	-	45	19,123	51,015	89,103	4,489	77,920	11	241,706	
08.00*	42,392	587,902	-	-	24,777	14,565	27,520	4,970	151,682	0	223,515	
08.25	362,475	5,716	-	-	17,283	389	831	5,041	12,086	-	35,630	
08.50	2,006	89,763	-	9	18,477	3,998	6,281	4,103	11,579	-	44,447	
08.75	162	47,512	-	-	9,418	576	852	3,277	14,592	-	28,715	
09.00	31,506	82,095	-	9	158,782	36,827	66,145	21,600	92,419	2	375,783	
09.25	524	120,019	-	-	932	83	2,001	1,412	37,250	1	41,680	
09.50	16,246	102,042	-	50	4,268	2,172	844	371	9,566	-	17,271	
09.75	1,751	76,087	-	-	1,454	423	4,819	646	1,014	0	8,357	
10.00	14,029	282,214	-	467	51,202	10,477	18,644	3,968	62,276	-	147,033	
10.25	366	252,709	-	-	94,187	13,484	3,914	57	174,883	0	286,535	
10.50	586	63,370	-	-	6,323	415	21,610	978	82,269	6	111,601	
10.75	40,763	163,193	-	200,000	1,854	108	501	10	13,413	0	215,885	
11.00	13,397	588,367	-	300	1,563	4,373	1,725	353	2,032	12	10,358	
11.25	731	279,609	-	-	7,068	95,272	17,492	11	27,506	15	147,364	
11.50	177,180	272,876	-	-	6,764	85,304	1,452	87	133,549	0	227,155	
11.75	1,561	203,856	-	-	18,094	78,368	11,347	5,093	94,702	5	207,609	
12.00	31,095	465,924	-	15,921	109,408	75,164	36,689	3,623	250,230	49	491,085	
12.25	598	324,360	-	11,040	227,567	173,959	124,258	25,269	799,934	102	1,362,129	
12.50	3,176	443,627	-	7,843	151,832	189,438	93,859	18,803	149,232	297	611,305	
12.75	23,163	421,950	0	25,965	159,391	137,042	56,488	23,335	313,065	1,102	716,388	
13.00	47,000	341,590	-	3,827	154,103	95,828	80,952	26,287	125,122	376	486,496	
13.25	68,576	343,823	-	4,317	141,764	116,650	73,107	18,544	114,146	168	468,696	
13.50	13,697	304,578	-	2,815	75,958	56,182	58,344	29,633	61,963	8	284,903	
13.75	3,355	182,113	-	421	104,716	48,507	61,983	15,383	98,841	74	329,925	
14.00	29,431	280,478	-	1,360	69,737	48,200	43,214	22,831	51,880	672	237,893	
14.25	1,761	178,556	12	10,476	42,605	38,642	47,907	31,048	45,322	179	216,190	
14.50	3,009	181,410	-	2,735	34,893	33,076	39,729	9,365	42,884	2,131	164,813	
14.75	17,423	143,543	-	1,200	23,448	24,349	61,558	5,017	51,367	353	167,293	
15.00	18,075	206,258	-	467	59,511	39,552	24,031	59,399	55,689	439	239,088	
15.25	33,365	299,009	1	638	20,810	35,378	47,566	10,448	97,083	248	212,172	
15.50	9,101	149,249	1	-	13,949	16,762	11,565	3,818	10,787	507	57,389	
15.75	83,691	203,606	18	2,389	23,046	24,867	40,687	14,168	23,371	12	128,559	
16.00	32,652	241,931	-	293	4,253	19,138	12,827	3,832	31,409	495	72,247	
16.25	64,162	240,361	25	112	29,664	13,232	13,545	2,322	7,178	4	66,080	
16.50	102,195	354,776	-	2	13,194	15,887	16,286	2,931	10,310	8	58,617	
16.75	15,328	183,957	-	53	4,798	12,955	11,255	740	5,573	22	35,295	
17.00	17,225	237,269	46,801	6,969	31,588	19,046	49,596	85,503	235,082	581	475,166	
17.25	42,348	156,421	83	799	10,412	6,635	7,209	1,260	3,342	65	29,805	
17.50	191,048	725,290	2	7	68,287	12,921	13,655	3,544	32,221	157	130,793	
17.75	34,581	158,828	-	1	4,324	4,595	7,157	2,160	5,122	14	23,373	
18.00	91,727	156,261	-	340	7,422	8,658	21,941	1,484	34,027	486	74,358	
18.25	44,900	90,676	17	130	9,153	6,533	12,665	4,112	41,370	122	74,101	
18.50	56,262	88,143	-	-	11,466	6,853	5,113	1,683	2,705	93	27,914	
18.75	35,554	97,181	-	4	7,779	4,838	4,573	319	6,440	9	23,962	
19.00	494,660	76,235	-	-	2,384	15,524	10,240	7,065	1,112	221	36,546	
19.25	19,583	106,323	19	3	731	3,159	4,349	783	6,317	16	15,378	
19.50	5,065	183,130	-	-	2,429	4,897	7,346	457	888	114	16,130	
19.75	4,428	67,518	-	-	669	4,757	28,710	1,140	2,797	19	38,092	
20.00	43,178	44,691	114	-	2,110	13,847	8,852	6,037	646	5,983	37,590	
20.25	6,496	54,283	5	0	1,113	2,294	16,006	3,292	9,229	22	31,960	
20.50	12,718	37,876	1,172	-	821	2,740	7,425	63	505	524	13,250	
20.75	30,831	68,138	1	-	461	9,167	24,665	2,872	659	15	37,841	
21.00	49,809	54,999	1	-	9,479	3,340	2,612	484	2,667	699	19,281	
21.25	172,326	41,473	3,299	-	703	4,281	2,053	3,218	1,412	9	14,975	
21.50	785,635	76,028	1,025	-	456	4,581	16,971	988	375	10	24,407	
21.75	485,903	48,299	43	-	4,482	11,788	716	545	12,353	47	29,973	
22.00	908,738	54,531	303	3	6,345	5,701	7,019	2,704	707	5,723	28,506	
22.25	723,459	34,197	200	-	592	3,486	3,908	653	285	59	9,183	
22.50	735,354	38,172	414	0	2,888	5,082	5,585	1,283	6,398	586	22,235	
22.75	341,025	23,969	177	17	682	2,085	5,772	173	230	69	9,206	
23.00	431,598	28,788	987	-	470	5,401	10,331	268	2,854	1,139	21,450	
23.25	340,711	45,762	813	-	501	3,166	12,461	90	8,351	994	26,376	
23.50	453,830	561,286	453	-	2,856	5,586	2,700	7	5,271	445	17,317	
23.75	191,280	22,823	-	-	660	3,736	1,699	611	79	69	6,853	
24.00	206,024	24,691	-	-	93	3,775	9,455	252	146	3,742	17,463	
24.25	87,522	25,775	67	-	122	3,557	2,851	5	127	550	7,277	
24.50	120,860	8,369	115	-	73	2,532	1,232	21	47	660	4,679	
24.75	39,067	10,091	16	7	86	3,150	1,208	5	24	81	4,578	
25.00 & above	866,008	491,266	12,784	2	3,029	30,276	14,340	3,180	16,525	221,655	301,791	
Total	11,595,353	15,485,684	131,192	313,500	2,867,175	2,251,932	2,250,432	641,180	4,343,057	317,545	13,116,014	
Weighted Average	17.58	12.95	11.12	11.18	9.97	11.60	10.36	12.20	11.26	28.42	11.34	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Mar-24		Dec-24		Mar-25 P								(Million Rupees)	
	Total	Total	Precious Metals	Securities, Shares & Other		Merchandise	Fixed Assets		Real Estate	Financial Obligations	Others	Unsecured Advances	Total	
				Financial Instruments			Including Machinery							
00.00	258,229	278,593	61,235	1,881	184,844	60,098		184,476	969		248,782	42,447	784,733	
01.00*	437	6,461	-	-	168	-		188	690	5,155	-	-	6,201	
02.00*	9,136	9,411	-	912	268	5,548		503	184	-	-	-	7,415	
03.00*	21,901	20,387	-	-	788	8,974		6,479	251	3,603	-	-	20,095	
04.00*	13,760	11,879	-	-	872	5,704		2,064	6	1,537	-	-	10,184	
05.00*	150,289	83,541	-	-	13,797	19,779		25,991	227	4,705	1,833	-	66,332	
06.00*	10,587	9,516	-	89	3,460	1,602		1,067	15	901		8	7,142	
07.00*	24,258	32,539	-	-	2,373	17,321		10,643	927	1,566		9	32,839	
08.00*	11,209	108,115	-	-	1,924	347		8	1,072	1,400	-	-	4,750	
08.25	100	1,167	-	-	6,263	17		-	7	9	-	-	6,295	
08.50	281	435	-	-	140	254		-	-	-	-	-	394	
08.75	-	1,430	-	-	282	-		-	59	44	-	-	385	
09.00	13,007	18,604	-	-	12,292	9,846		2,593	53	15,775	-	-	40,559	
09.25	6	6,198	-	-	-	-		3	869	-	-	-	871	
09.50	1	891	-	-	76	27		1	94	28	-	-	226	
09.75	3	3	-	-	-	-		3	-	-	-	-	3	
10.00	527	17,810	-	-	4,917	401		918	168	390	-	-	6,793	
10.25	-	-	-	-	-	-		-	-	-	-	-	-	
10.50	12	9	-	-	-	1		7	-	-	-	-	8	
10.75	39,335	27,637	-	-	382	-		-	-	7,234	-	-	7,616	
11.00	341	15,454	-	-	69	56		124	42	-	-	-	291	
11.25	21	-	-	-	-	-		-	-	-	-	-	-	
11.50	127,112	127,932	-	-	600	-		0	-	119,068	-	-	119,668	
11.75	0	800	-	-	2,801	-		-	-	-	-	-	2,801	
12.00	19,956	72,436	-	-	5,074	5,164		3,661	257	57,397	-	-	71,554	
12.25	17	46,775	-	3,612	43,391	30,461		2,123	1,263	74,405	-	-	155,255	
12.50	14	49,558	-	1,500	8,812	22,472		13,196	1,356	9,123	-	-	56,460	
12.75	2,340	59,857	-	3,146	15,402	5,095		1,609	144	54,898	-	-	80,294	
13.00	15,149	6,126	-	42	11,247	8,398		1,487	234	11,933	-	-	33,340	
13.25	65,143	76,258	-	224	13,602	70,420		3,945	203	4,694	-	-	93,088	
13.50	11	59,008	-	-	9,329	4,111		1,758	2,614	5,214	-	-	23,026	
13.75	112	28,951	-	-	7,454	9,983		2,237	249	6,617	-	-	26,541	
14.00	7,443	31,513	-	10	6,601	3,243		4,284	88	2,355	22	-	16,603	
14.25	29	27,027	-	3,188	4,495	3,298		2,432	3	5,240	-	-	18,657	
14.50	49	18,805	-	2,342	5,725	5,373		1,869	30	3,852	-	-	19,191	
14.75	7,559	7,633	-	-	4,869	2,341		11,528	8	6,856	252	-	25,853	
15.00	11,596	23,202	-	-	1,845	2,617		1,771	42	2,345	-	-	8,619	
15.25	30,034	18,898	-	594	2,732	1,282		5,579	627	24,527	-	-	35,341	
15.50	6,103	10,134	-	-	292	676		1,343	7	496	-	-	2,814	
15.75	6,604	20,531	-	3	1,846	5,583		17,179	13	57	-	-	24,681	
16.00	27,828	26,474	-	293	699	4,500		2,393	-	18,629	-	-	26,513	
16.25	3,220	17,470	-	0	2,101	4,363		3,116	30	1,426	-	-	11,037	
16.50	38,349	87,379	-	-	3,765	3,563		8,694	11	8,563	-	-	24,596	
16.75	3,677	17,307	-	-	221	32		1,845	5	1,189	-	-	3,293	
17.00	6,724	29,161	46,801	6,839	18,746	7,633		42,553	100	229,275	-	-	351,948	
17.25	39,004	34,100	-	799	7,302	945		1,505	1,019	314	-	-	11,885	
17.50	184,601	147,996	-	-	58,675	6,661		6,684	130	25,448	0	-	97,599	
17.75	24,008	34,397	-	-	1,850	530		2,048	-	279	1	-	4,707	
18.00	78,942	73,014	-	-	4,235	4,636		3,334	26	30,303	1	-	42,535	
18.25	11,589	24,141	-	1	948	1,477		7,813	2	31	2	-	10,274	
18.50	18,330	22,109	-	-	9,358	3,761		1,111	16	24	15	-	14,285	
18.75	1,215	13,030	-	-	58	102		124	-	-	2	-	286	
19.00	84,026	17,038	-	-	900	116		5,944	0	110	46	-	7,116	
19.25	15,466	23,050	-	-	-	793		683	45	3	2	-	1,526	
19.50	165	5,212	-	-	-	990		1,630	84	32	113	-	2,849	
19.75	30	10,189	-	-	115	629		27,144	0	1	3	-	27,892	
20.00	6,744	4,794	-	-	94	135		2,482	196	68	0	-	2,975	
20.25	1,705	10,601	-	-	699	484		13,386	-	-	7	-	14,576	
20.50	1,744	3,508	-	-	3	1,006		224	4	0	3	-	1,240	
20.75	200	26,967	-	-	1	445		23,145	2	-	4	-	23,598	
21.00	20,449	25,307	-	-	6,932	1,007		716	1	1,693	381	-	10,729	
21.25	34,878	3,907	-	-	62	488		23	-	422	-	-	995	
21.50	50,207	16,001	-	-	-	181		14,175	-	1	0	-	14,357	
21.75	23,352	1,795	-	-	1	347		5	-	105	-	-	458	
22.00	173,251	26,434	-	-	5,436	97		4,575	-	330	3,715	-	14,154	
22.25	44,651	3,732	-	-	3	1,224		38	-	72	2	-	1,338	
22.50	81,541	13,781	-	-	1	581		55	-	6,341	545	-	7,523	
22.75	22,237	326	-	-	1	8		98	-	-	-	-	107	
23.00	30,698	1,416	-	-	3	464		79	-	42	19	-	607	
23.25	29,242	16,370	-	-	11	1,176		9,833	-	6	0	-	11,026	
23.50	198,080	544,842	-	-	344	916		385	7	4,655	-	-	6,307	
23.75	13,984	1,460	-	-	12	893		17	-	1	-	-	922	
24.00	17,750	1,317	-	-	7	264		36	-	65	0	-	373	
24.25	8,745	1,847	-	-	-	940		62	-	3	1	-	1,007	
24.50	17,826	1,764	-	-	-	895		59	1	23	0	-	978	
24.75	8,190	655	-	-	-	17		67	-	-	7	-	91	
25.00 & above	214,940	134,785	-	-	8	5,380		719	33	2,029	17,211	-	25,380	
Total	2,390,301	2,759,197	108,037	25,475	501,624	368,171		497,868	14,483	1,011,687	66,651	-	2,593,995	
Weighted Average	16.25	15.28	7.36	13.03	8.86	10.50		9.90	10.65	10.77	11.04	-	10.08	

*01.00 stands for 00.25 to 01.24

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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-24		Dec-24		Mar-25 P							
	Total	Total	Precious Metals	Securities, Shares & Other	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	
				Financial Instruments								
00.00	612,986	794,883	900	5,954	211,498	90,564	194,007	43,209	143,868	18,365	708,366	
01.00*	9,742	12,484	-	143	1,267	727	6,765	2,712	3,871	-	15,486	
02.00*	166,705	164,610	-	2,759	63,444	37,439	22,405	11,581	13,558	247	151,434	
03.00*	321,330	335,122	1	30	95,647	53,413	84,574	16,925	29,939	335	280,865	
04.00*	193,592	458,720	0	37	39,067	39,853	51,690	15,078	17,702	41	163,468	
05.00*	219,674	340,056	90	107	102,016	62,542	98,680	18,863	39,207	1,566	323,069	
06.00*	63,669	147,929	-	553	48,825	24,926	9,915	10,950	45,787	426	141,381	
07.00*	141,848	131,608	-	45	16,750	33,694	78,459	3,562	76,353	2	208,867	
08.00*	31,184	117,672	-	-	22,853	14,218	27,512	3,898	66,233	0	134,715	
08.25	1,044	4,550	-	-	11,020	372	831	5,034	12,077	-	29,335	
08.50	1,725	89,328	-	9	18,337	3,744	6,281	4,103	11,579	-	44,053	
08.75	162	46,082	-	-	9,136	576	852	3,218	14,548	-	28,330	
09.00	18,499	63,491	-	9	146,490	26,981	63,551	21,547	76,644	2	335,224	
09.25	519	113,821	-	-	932	83	1,998	544	37,250	1	40,808	
09.50	16,245	101,151	-	50	4,192	2,145	843	277	9,538	-	17,046	
09.75	1,748	76,084	-	-	1,454	423	4,816	646	1,014	0	8,354	
10.00	13,502	264,367	-	467	46,286	10,076	17,726	3,800	61,886	-	140,240	
10.25	366	252,709	-	-	94,187	13,484	3,914	57	174,883	0	286,525	
10.50	574	63,361	-	-	6,323	414	21,602	978	82,269	6	111,593	
10.75	1,428	135,557	-	200,000	1,472	108	501	10	6,179	0	208,269	
11.00	13,056	572,913	-	300	1,494	4,317	1,601	311	2,032	12	10,067	
11.25	710	279,609	-	-	7,068	95,272	17,492	11	24,000	15	143,858	
11.50	50,068	144,944	-	-	6,164	85,304	1,451	87	14,481	0	107,487	
11.75	1,560	203,056	-	-	15,293	78,368	11,347	5,093	94,700	5	204,806	
12.00	11,139	393,488	-	15,921	104,334	69,999	33,029	3,366	191,330	49	418,027	
12.25	581	277,585	-	7,428	184,176	143,498	122,135	23,654	719,561	102	1,200,554	
12.50	3,162	394,069	-	6,342	143,020	166,967	80,663	17,447	137,575	297	552,311	
12.75	20,823	362,093	0	22,819	143,282	131,947	54,880	23,191	252,463	1,102	629,684	
13.00	31,851	335,464	-	3,785	142,856	87,431	78,181	26,053	100,252	376	438,934	
13.25	3,433	266,965	-	4,093	128,162	46,230	69,163	18,341	108,420	168	374,576	
13.50	13,686	245,270	-	2,815	66,630	52,071	56,586	27,018	56,749	8	261,877	
13.75	3,243	151,048	-	421	97,262	38,523	59,746	15,133	85,017	74	296,177	
14.00	21,988	247,972	-	1,350	63,136	43,964	38,929	22,743	47,302	650	218,074	
14.25	1,732	151,402	12	7,288	38,109	35,344	45,068	31,044	36,954	179	193,999	
14.50	2,959	161,148	-	393	29,169	27,703	37,839	9,335	39,003	2,131	145,572	
14.75	9,864	132,561	-	1,200	18,579	22,008	50,030	5,009	44,511	102	141,439	
15.00	6,479	178,754	-	467	57,666	36,934	22,260	59,358	52,945	439	230,069	
15.25	3,331	273,204	1	44	18,078	34,096	41,987	9,821	71,999	248	176,274	
15.50	2,998	137,655	1	-	13,657	16,086	10,222	3,811	7,733	507	52,016	
15.75	77,087	168,689	18	2,387	21,200	19,284	23,508	14,154	23,051	12	103,614	
16.00	4,824	215,457	-	-	3,554	14,638	10,434	3,832	12,780	495	45,734	
16.25	60,942	215,519	25	112	27,563	8,869	10,428	2,292	5,752	4	55,044	
16.50	63,846	267,397	-	2	9,429	12,324	7,592	2,919	1,747	8	34,021	
16.75	11,652	166,270	-	53	4,577	12,923	9,410	735	4,379	22	32,097	
17.00	10,501	208,108	-	130	12,842	11,413	7,043	85,403	5,807	581	123,218	
17.25	3,345	122,071	83	-	3,110	5,690	5,703	241	3,028	65	17,920	
17.50	6,447	577,292	2	7	9,612	6,259	6,971	3,414	6,773	157	33,194	
17.75	10,573	124,431	-	1	2,474	4,066	5,109	2,160	4,844	12	18,666	
18.00	12,785	80,977	-	340	3,188	4,022	18,606	1,458	3,724	485	31,823	
18.25	33,311	66,057	17	129	8,205	5,055	4,852	4,110	41,340	120	63,828	
18.50	37,932	66,034	-	-	2,108	3,092	4,001	1,667	2,682	79	13,629	
18.75	34,339	83,910	-	4	7,721	4,736	4,449	319	6,440	6	23,676	
19.00	410,634	59,189	-	-	1,484	15,408	4,296	7,065	1,002	175	29,429	
19.25	4,117	83,273	19	3	731	2,367	3,666	738	6,314	14	13,852	
19.50	4,899	177,718	-	-	2,429	3,907	5,716	373	855	1	13,282	
19.75	4,398	57,322	-	-	554	4,127	1,566	1,140	2,796	16	10,200	
20.00	36,434	39,886	114	-	2,015	13,712	6,370	5,841	578	5,983	34,615	
20.25	4,792	43,545	5	0	414	1,810	2,620	3,292	9,229	15	17,384	
20.50	10,974	34,322	1,172	-	818	1,734	7,201	60	504	521	12,010	
20.75	30,630	41,170	1	-	460	8,722	1,520	2,871	659	10	14,243	
21.00	29,359	29,616	1	-	2,547	2,333	1,897	483	973	318	8,552	
21.25	136,264	37,409	3,299	-	642	3,793	2,030	3,218	990	9	13,981	
21.50	735,428	60,027	1,025	-	456	4,400	2,797	988	373	10	10,050	
21.75	459,827	46,504	43	-	4,481	11,441	710	545	12,248	47	29,516	
22.00	730,755	25,096	303	3	910	5,604	2,443	2,704	378	2,008	14,352	
22.25	667,677	29,865	200	-	589	2,262	3,871	653	213	57	7,845	
22.50	646,462	23,891	414	0	2,887	4,501	5,530	1,283	58	41	14,712	
22.75	306,956	23,643	177	17	681	2,077	5,674	173	230	69	9,099	
23.00	399,582	27,372	987	-	466	4,936	10,252	268	2,811	1,121	20,842	
23.25	303,270	29,393	813	-	491	1,990	2,628	90	8,345	994	15,351	
23.50	254,008	16,443	453	-	2,512	4,670	2,315	0	616	445	11,010	
23.75	175,190	21,363	-	-	648	2,843	1,682	611	78	69	5,931	
24.00	188,274	23,374	-	-	85	3,511	9,419	252	81	3,742	17,090	
24.25	78,777	23,928	67	-	122	2,617	2,789	5	124	548	6,271	
24.50	103,035	6,605	115	-	73	1,638	1,173	20	24	659	3,701	
24.75	30,877	9,436	16	7	86	3,133	1,142	5	24	74	4,487	
25.00 & above	651,068	356,481	12,784	2	3,021	24,896	13,621	3,147	14,496	204,444	276,411	
Total	8,790,479	12,311,867	23,156	288,025	2,364,515	1,882,646	1,750,570	626,345	3,197,757	250,894	10,383,908	
Weighted Average	18.29	12.58	28.66	11.02	10.21	11.81	10.49	12.24	11.50	33.03	11.68	

*01.00 stands for 00.25 to 01.24

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100

*08.00 stands for 07.25 to 08.24

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

(Million Rupees)											
Rate of Interest/Return	Mar-24		Dec-24		Mar-25 P						
	Total		Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
00.00	503	407	-	-	330	79	-	-	-	-	409
01.00*	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-
03.00*	326	253	-	-	-	37	220	-	-	-	257
04.00*	46	33	-	-	-	1	22	-	5	-	29
05.00*	33	28	-	-	-	3	24	-	-	-	27
06.00*	16	16	-	-	-	-	16	-	-	-	16
07.00*	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	362,115	-	-	-	-	-	-	84,049	-	84,049
08.25	361,331	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-
10.00	-	37	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-	3,506	-	3,506
11.50	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	2	-	2
12.00	-	-	-	-	-	1,503	-	-	1,503	-	1,503
12.25	-	-	-	-	-	-	-	352	5,968	-	6,320
12.50	-	-	-	-	-	-	-	-	2,535	-	2,535
12.75	-	-	-	-	706	-	-	-	5,704	-	6,410
13.00	-	-	-	-	-	-	1,284	-	12,937	-	14,221
13.25	-	600	-	-	-	-	-	-	1,033	-	1,033
13.50	-	300	-	-	-	-	-	-	-	-	-
13.75	-	2,114	-	-	-	-	-	-	7,207	-	7,207
14.00	-	993	-	-	-	993	-	-	2,223	-	3,216
14.25	-	127	-	-	-	-	408	-	3,127	-	3,535
14.50	-	1,458	-	-	-	-	20	-	30	-	50
14.75	-	3,349	-	-	-	-	-	-	-	-	-
15.00	-	4,302	-	-	-	-	-	-	400	-	400
15.25	-	6,907	-	-	-	-	-	-	557	-	557
15.50	-	1,459	-	-	-	-	-	-	2,559	-	2,559
15.75	-	14,386	-	-	-	-	-	-	264	-	264
16.00	-	-	-	-	-	-	-	-	-	-	-
16.25	-	7,372	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-
16.75	-	380	-	-	-	-	-	-	5	-	5
17.00	-	-	-	-	-	-	-	-	-	-	-
17.25	-	250	-	-	-	-	-	-	-	-	-
17.50	-	3	-	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-	-	-	-
18.00	-	2,270	-	-	-	-	-	-	-	-	-
18.25	-	478	-	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-	-	-	-
18.75	-	240	-	-	-	-	-	-	-	-	-
19.00	-	8	-	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-	-	-	-
19.50	-	200	-	-	-	-	-	-	-	-	-
19.75	-	8	-	-	-	-	-	-	-	-	-
20.00	-	11	-	-	-	-	-	-	-	-	-
20.25	-	136	-	-	-	-	-	-	-	-	-
20.50	-	46	-	-	-	-	-	-	-	-	-
20.75	-	1	-	-	-	-	-	-	-	-	-
21.00	-	76	-	-	-	-	-	-	-	-	-
21.25	1,184	156	-	-	-	-	-	-	-	-	-
21.50	1	-	-	-	-	-	-	-	-	-	-
21.75	2,723	-	-	-	-	-	-	-	-	-	-
22.00	4,733	3,000	-	-	-	-	-	-	-	-	-
22.25	11,130	600	-	-	-	11,130	-	-	-	-	-
22.50	7,351	500	-	-	-	-	-	-	-	-	-
22.75	-	-	-	-	-	11,833	-	-	-	-	-
23.00	1,318	-	-	-	-	-	-	-	1	-	1
23.25	8,199	-	-	-	-	-	-	-	-	-	-
23.50	1,741	-	-	-	-	-	-	-	-	-	-
23.75	2,106	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	-	-	-	-	-
24.75	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	-	-	-	-	-	-	-	-	-	-	-
Total	414,573	414,620	-	-	1,036	1,115	1,994	352	133,614	-	138,111
Weighted Average	10.05	8.35	-	-	8.69	12.59	11.91	12.25	9.43	-	9.49

*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)

Rate of Interest/Return	Mar-24	Dec-24	Mar-25 P									Total	
	Domestic Constituents												
	Total	Total	Non-Residents	Government	Non-financial	NBFI	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total		
					Public Sector Enterprises								
00.00	871,719	1,073,883	-	555	82,395	17,194	1,159,887	2	233,475	-	1,493,508	1,493,508	
01.00*	10,178	18,945	-	4,655	488	893	12,972	323	2,357	-	21,687	21,687	
02.00*	175,841	174,021	-	-	-	4,094	143,756	267	10,729	2	158,849	158,849	
03.00*	343,557	355,762	-	-	-	-	238,542	875	61,799	1	301,218	301,218	
04.00*	207,398	470,632	-	91	3,508	3	122,061	13	48,004	1	173,680	173,680	
05.00*	369,996	423,625	7,004	-	145	-	255,138	612	126,511	18	382,424	389,428	
06.00*	74,272	157,461	-	1,037	29,018	1,983	106,302	20	10,179	-	148,539	148,539	
07.00*	166,106	164,146	-	31	74,061	-	131,746	-	35,868	-	241,706	241,706	
08.00*	42,392	587,902	-	84,049	75,277	1,125	61,383	-	1,680	-	223,515	223,515	
08.25	362,475	5,716	-	-	-	-	35,622	-	8	-	35,630	35,630	
08.50	2,006	89,763	-	-	-	-	44,427	-	20	-	44,447	44,447	
08.75	162	47,512	-	-	-	-	28,679	-	36	-	28,715	28,715	
09.00	31,506	82,095	-	29	10,902	-	363,190	-	1,662	-	375,783	375,783	
09.25	524	120,019	-	-	20,000	-	21,094	275	31	279	41,680	41,680	
09.50	16,246	102,042	-	-	-	-	17,153	-	118	-	17,271	17,271	
09.75	1,751	76,087	-	-	-	-	8,104	-	253	-	8,357	8,357	
10.00	14,029	282,214	-	52	-	50,669	95,932	-	380	-	147,033	147,033	
10.25	366	252,709	-	-	102,215	150,000	34,221	-	89	-	286,525	286,525	
10.50	586	63,370	-	-	-	65,000	46,471	-	130	-	111,601	111,601	
10.75	40,763	163,193	-	-	12,228	200,000	3,218	-	439	-	215,885	215,885	
11.00	13,397	588,367	-	-	-	309	5,909	16	4,124	-	10,358	10,358	
11.25	731	279,609	-	16,250	-	95,000	35,847	-	267	-	147,364	147,364	
11.50	177,180	272,876	-	8,500	119,068	85,400	12,986	-	1,202	-	227,155	227,155	
11.75	1,561	203,856	-	-	84,610	51,430	71,284	-	286	-	207,609	207,609	
12.00	31,095	465,924	-	2	215,758	11,640	258,774	-	4,911	-	491,085	491,085	
12.25	598	324,360	-	189,987	642,778	52,461	475,241	20	1,642	-	1,362,129	1,362,129	
12.50	3,176	443,627	-	12,198	139,684	27,825	427,841	2,104	1,655	-	611,305	611,305	
12.75	23,163	421,950	-	128	246,173	22,770	443,905	1,807	1,605	-	716,388	716,388	
13.00	47,000	341,590	-	459	14,183	14,528	452,780	1,637	2,909	-	486,496	486,496	
13.25	68,576	343,823	-	116	84,755	3,815	377,258	109	2,643	-	468,696	468,696	
13.50	13,697	304,578	-	5,435	-	3,931	264,849	682	10,005	-	284,903	284,903	
13.75	3,355	182,113	-	40,459	34,511	6,907	243,579	266	4,203	-	329,925	329,925	
14.00	29,431	280,478	-	265	3,391	1,927	221,614	263	10,382	50	237,893	237,893	
14.25	1,761	178,556	-	30	4,548	7,488	198,009	178	5,937	-	216,190	216,190	
14.50	3,009	181,410	-	49	956	2,440	149,114	-	12,246	8	164,813	164,813	
14.75	17,423	143,543	-	-	53,477	7,936	96,838	-	9,042	-	167,293	167,293	
15.00	18,075	206,258	-	50	41,677	266	167,146	-	29,931	17	239,088	239,088	
15.25	33,365	299,009	-	9	54,773	3,458	145,283	-	8,648	1	212,172	212,172	
15.50	9,101	149,249	-	-	-	1,618	40,626	-	15,142	3	57,389	57,389	
15.75	83,691	203,606	-	56	-	88	120,379	5	8,032	-	128,559	128,559	
16.00	32,652	241,931	-	22	16,768	307	40,131	3	15,016	-	72,247	72,247	
16.25	64,162	240,361	-	-	-	1,316	55,163	4	9,595	2	66,080	66,080	
16.50	102,195	354,776	-	-	9,978	170	36,686	-	11,783	1	58,617	58,617	
16.75	15,328	183,957	-	-	998	10	24,654	-	9,732	1	35,395	35,395	
17.00	17,225	237,269	-	16,146	151,133	117,303	165,425	-	24,854	305	475,166	475,166	
17.25	42,348	156,421	-	-	-	-	22,831	94	6,880	-	29,805	29,805	
17.50	191,048	725,290	-	50,933	29,034	1,060	40,309	-	9,456	1	130,793	130,793	
17.75	34,581	158,828	-	-	2,000	-	17,720	33	3,618	2	23,373	23,373	
18.00	91,727	156,261	-	124	30,315	340	37,744	-	5,834	1	74,358	74,358	
18.25	44,900	90,676	-	-	-	-	68,329	-	5,773	-	74,101	74,101	
18.50	56,262	88,143	-	-	-	8	21,712	14	6,179	-	27,914	27,914	
18.75	35,554	97,181	-	-	5	-	17,529	1	6,428	-	23,962	23,962	
19.00	494,660	76,235	-	-	-	-	23,014	-	13,532	1	36,546	36,546	
19.25	19,583	106,323	-	-	-	-	10,275	0	5,102	-	15,378	15,378	
19.50	5,065	183,130	-	-	-	335	9,824	-	5,972	-	16,130	16,130	
19.75	4,428	67,518	-	-	27	-	32,506	0	5,559	-	38,092	38,092	
20.00	43,178	44,691	-	-	67	78	23,363	20	14,062	-	37,590	37,590	
20.25	6,496	54,283	-	-	6,000	-	22,146	-	3,814	-	31,960	31,960	
20.50	12,718	37,876	-	-	-	31	7,271	-	5,948	-	13,250	13,250	
20.75	30,831	68,138	-	-	-	423	33,586	-	3,832	-	37,841	37,841	
21.00	49,809	54,999	-	-	-	507	13,293	381	5,100	-	19,281	19,281	
21.25	172,326	41,473	-	-	-	2	8,849	-	6,123	1	14,975	14,975	
21.50	785,635	76,028	-	-	3	-	17,285	-	7,119	-	24,407	24,407	
21.75	485,903	48,299	-	-	-	-	27,127	-	2,847	-	29,973	29,973	
22.00	908,738	54,531	-	-	-	1,500	20,029	117	6,860	-	28,506	28,506	
22.25	723,459	34,197	-	-	1,627	-	3,781	-	3,775	-	9,183	9,183	
22.50	735,354	38,172	-	5	-	0	11,892	-	10,337	-	22,235	22,235	
22.75	341,025	23,969	-	3,892	-	-	3,134	-	2,180	-	9,206	9,206	
23.00	431,598	28,788	-	3,076	-	277	11,647	-	6,450	1	21,450	21,450	
23.25	340,711	45,762	-	-	-	7	21,074	-	5,295	-	26,376	26,376	
23.50	453,830	561,286	-	1,728	-	195	10,409	-	4,147	838	17,317	17,317	
23.75	191,280	22,823	-	-	-	-	3,089	-	3,764	-	6,853	6,853	
24.00	206,024	24,691	-	-	-	5	1,368	11	16,078	-	17,463	17,463	
24.25	87,522	25,775	-	-	-	-	1,169	-	6,108	-	7,277	7,277	
24.50	120,860	8,369	-	-	-	-	1,668	-	3,010	-	4,679	4,679	
24.75	39,067	10,091	-	-	-	-	929	-	3,649	-	4,578	4,578	
25.00 & above	866,008	491,266	-	0	11	154	53,481	23	248,121	1	301,791	301,791	
Total	11,595,353	15,485,684	7,004	440,418	2,398,541	1,016,227	8,059,601	10,175	1,182,514	1,533	13,109,010	13,116,014	

*01.00 stands for 00.25 to 01.24

*08.00 stands for 07.25 to 08.24

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Mar-24	Dec-24	Mar-25 P									
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	258,229	278,593	-	-	38,830	2,698	564,008	-	179,198	-	784,733	784,733
01.00*	437	6,461	-	4,655	-	500	1,046	-	-	-	6,201	6,201
02.00*	9,136	9,411	-	-	-	912	6,130	-	373	-	7,415	7,415
03.00*	21,901	20,387	-	-	-	-	14,496	-	5,599	-	20,095	20,095
04.00*	13,760	11,879	-	-	-	-	9,418	-	766	-	10,184	10,184
05.00*	150,289	83,541	-	-	-	-	35,407	-	30,924	-	66,332	66,332
06.00*	10,587	9,516	-	-	-	-	6,724	-	418	-	7,142	7,142
07.00*	24,258	32,539	-	-	-	-	30,259	-	2,580	-	32,839	32,839
08.00*	11,209	108,115	-	-	-	1,125	3,399	-	226	-	4,750	4,750
08.25	100	1,167	-	-	-	-	6,295	-	-	-	6,295	6,295
08.50	281	435	-	-	-	-	394	-	-	-	394	394
08.75	-	1,430	-	-	-	-	385	-	-	-	385	385
09.00	13,007	18,604	-	29	-	-	40,530	-	-	-	40,559	40,559
09.25	6	6,198	-	-	-	-	871	-	-	-	871	871
09.50	1	891	-	-	-	-	225	-	1	-	226	226
09.75	3	3	-	-	-	-	3	-	-	-	3	3
10.00	527	17,810	-	-	-	-	6,792	-	1	-	6,793	6,793
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	12	9	-	-	-	-	1	-	7	-	8	8
10.75	39,335	27,637	-	-	7,228	-	388	-	-	-	7,616	7,616
11.00	341	15,454	-	-	-	-	290	-	1	-	291	291
11.25	21	-	-	-	-	-	-	-	-	-	-	-
11.50	127,112	127,932	-	-	119,068	-	601	-	-	-	119,668	119,668
11.75	0	800	-	-	-	-	2,801	-	-	-	2,801	2,801
12.00	19,956	72,436	-	-	53,328	-	18,226	-	0	-	71,554	71,554
12.25	17	46,775	-	38,227	67,939	-	49,089	-	-	-	155,255	155,255
12.50	14	49,558	-	1,382	16,999	12,896	24,900	283	0	-	56,460	56,460
12.75	2,340	59,857	-	41	39,496	3,091	37,665	-	1	-	80,294	80,294
13.00	15,149	6,126	-	-	4,661	1,515	26,821	137	207	-	33,340	33,340
13.25	65,143	76,258	-	116	66,377	2,187	24,384	-	24	-	93,088	93,088
13.50	11	59,008	-	2,237	-	375	20,247	-	166	-	23,026	23,026
13.75	112	28,951	-	201	2,762	1,914	21,665	-	-	-	26,541	26,541
14.00	7,443	31,513	-	175	322	550	14,964	240	352	-	16,603	16,603
14.25	29	27,027	-	11	269	-	18,048	-	329	-	18,657	18,657
14.50	49	18,805	-	13	-	277	18,455	-	446	-	19,191	19,191
14.75	7,559	7,633	-	-	6,396	500	18,923	-	35	-	25,853	25,853
15.00	11,596	23,202	-	-	863	-	5,876	-	1,879	-	8,619	8,619
15.25	30,034	18,898	-	-	22,313	-	12,935	-	94	-	35,341	35,341
15.50	6,103	10,134	-	-	-	-	2,305	-	509	-	2,814	2,814
15.75	6,604	20,531	-	-	-	75	23,845	-	760	-	24,681	24,681
16.00	27,828	26,474	-	-	16,768	293	8,711	-	742	-	26,513	26,513
16.25	3,220	17,470	-	-	-	1,288	9,556	-	193	-	11,037	11,037
16.50	38,349	87,379	-	-	9,978	47	13,838	-	734	-	24,596	24,596
16.75	3,677	17,307	-	-	998	-	2,287	-	8	-	3,293	3,293
17.00	6,724	29,161	-	16,146	151,133	41,777	127,342	-	15,246	304	351,948	351,948
17.25	39,004	34,100	-	-	-	-	11,679	-	205	-	11,885	11,885
17.50	184,601	147,996	-	50,933	23,217	150	22,173	-	1,127	-	97,599	97,599
17.75	24,008	34,397	-	-	-	-	4,703	-	4	-	4,707	4,707
18.00	78,942	73,014	-	-	30,278	-	11,996	-	261	-	42,535	42,535
18.25	11,589	24,141	-	-	-	-	9,174	-	1,100	-	10,274	10,274
18.50	18,330	22,109	-	-	-	-	13,570	10	705	-	14,285	14,285
18.75	1,215	13,030	-	-	-	-	252	-	34	-	286	286
19.00	84,026	17,038	-	-	-	-	6,969	-	147	-	7,116	7,116
19.25	15,466	23,050	-	-	-	-	770	-	756	-	1,526	1,526
19.50	165	5,212	-	-	-	-	2,047	-	802	-	2,849	2,849
19.75	30	10,189	-	-	27	-	27,305	0	560	-	27,892	27,892
20.00	6,744	4,794	-	-	-	-	2,810	-	165	-	2,975	2,975
20.25	1,705	10,601	-	-	-	-	14,497	-	79	-	14,576	14,576
20.50	1,744	3,508	-	-	-	-	1,115	-	125	-	1,240	1,240
20.75	200	26,967	-	-	-	423	23,139	-	36	-	23,598	23,598
21.00	20,449	25,307	-	-	-	-	9,078	381	1,270	-	10,729	10,729
21.25	34,878	3,907	-	-	-	-	892	-	102	-	995	995
21.50	50,207	16,001	-	-	3	-	14,247	-	107	-	14,357	14,357
21.75	23,352	1,795	-	-	-	-	150	-	307	-	458	458
22.00	173,251	26,434	-	-	-	-	13,833	117	204	-	14,154	14,154
22.25	44,651	3,732	-	-	15	-	616	-	706	-	1,338	1,338
22.50	81,541	13,781	-	-	-	-	982	-	6,541	-	7,523	7,523
22.75	22,237	326	-	-	-	-	84	-	23	-	107	107
23.00	30,698	1,416	-	-	-	-	108	-	499	-	607	607
23.25	29,242	16,370	-	-	-	-	10,832	-	194	-	11,026	11,026
23.50	198,080	544,842	-	1,528	-	175	3,288	-	478	838	6,307	6,307
23.75	13,984	1,460	-	-	-	-	168	-	754	-	922	922
24.00	17,750	1,317	-	-	-	-	118	-	255	-	373	373
24.25	8,745	1,847	-	-	-	-	479	-	528	-	1,007	1,007
24.50	17,826	1,764	-	-	-	-	757	-	220	-	978	978
24.75	8,190	655	-	-	-	-	32	-	58	-	91	91
25.00 & above	214,940	134,785	-	0	-	-	4,111	-	21,268	1	25,380	25,380
Total	2,390,301	2,759,197	-	115,694	679,264	72,766	1,442,518	1,167	281,443	1,143	2,593,995	2,593,995

*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

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Mar-24	Dec-24	Mar-25 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	612,986	794,883	-	555	43,565	14,496	595,549	2	54,198	-	708,366	708,366
01.00*	9,742	12,484	-	-	488	393	11,926	323	2,357	-	15,486	15,486
02.00*	166,705	164,610	-	-	-	3,183	137,626	267	10,356	2	151,434	151,434
03.00*	321,330	335,122	-	-	-	-	224,045	875	55,943	1	280,865	280,865
04.00*	193,592	458,720	-	91	3,508	3	112,643	13	47,210	1	163,468	163,468
05.00*	219,674	340,056	7,004	-	145	-	219,731	612	95,560	18	316,065	323,069
06.00*	63,669	147,929	-	1,037	29,018	1,983	99,578	20	9,745	-	141,381	141,381
07.00*	141,848	131,608	-	31	74,061	-	101,488	-	33,287	-	208,867	208,867
08.00*	31,184	117,672	-	-	75,277	-	57,983	-	1,454	-	134,715	134,715
08.25	1,044	4,550	-	-	-	-	29,327	-	8	-	29,335	29,335
08.50	1,725	89,328	-	-	-	-	44,033	-	20	-	44,053	44,053
08.75	162	46,082	-	-	-	-	28,295	-	36	-	28,330	28,330
09.00	18,499	63,491	-	-	10,902	-	322,660	-	1,662	-	335,224	335,224
09.25	519	113,821	-	-	20,000	-	20,223	275	31	279	40,808	40,808
09.50	16,245	101,151	-	-	-	-	16,929	-	117	-	17,046	17,046
09.75	1,748	76,084	-	-	-	-	8,101	-	253	-	8,354	8,354
10.00	13,502	264,367	-	52	-	50,669	89,140	-	379	-	140,240	140,240
10.25	366	252,709	-	-	102,215	150,000	34,221	-	89	-	286,525	286,525
10.50	574	63,361	-	-	-	65,000	46,470	-	122	-	111,593	111,593
10.75	1,428	135,557	-	-	5,000	200,000	2,829	-	439	-	208,269	208,269
11.00	13,056	572,913	-	-	-	309	5,619	16	4,123	-	10,067	10,067
11.25	710	279,609	-	16,250	-	95,000	32,340	-	267	-	143,858	143,858
11.50	50,068	144,944	-	8,500	-	85,400	12,385	-	1,202	-	107,487	107,487
11.75	1,560	203,056	-	-	84,610	51,430	68,481	-	286	-	204,806	204,806
12.00	11,139	393,488	-	2	162,430	11,640	239,045	-	4,911	-	418,027	418,027
12.25	581	277,585	-	151,761	574,839	52,461	419,831	20	1,642	-	1,200,554	1,200,554
12.50	3,162	394,069	-	10,815	122,685	14,928	400,406	1,821	1,655	-	552,311	552,311
12.75	20,823	362,093	-	87	206,677	19,680	399,829	1,807	1,604	-	629,684	629,684
13.00	31,851	335,464	-	459	9,522	13,013	411,738	1,500	2,702	-	438,934	438,934
13.25	3,433	266,965	-	-	18,378	1,628	351,841	109	2,619	-	374,576	374,576
13.50	13,686	245,270	-	3,198	-	3,556	244,602	682	9,839	-	261,877	261,877
13.75	3,243	151,048	-	40,258	31,749	4,993	214,707	266	4,203	-	296,177	296,177
14.00	21,988	247,972	-	90	3,069	1,377	203,434	23	10,030	50	218,074	218,074
14.25	1,732	151,402	-	19	4,279	7,488	176,426	178	5,608	-	193,999	193,999
14.50	2,959	161,148	-	36	956	2,163	130,609	-	11,800	8	145,572	145,572
14.75	9,864	132,561	-	-	47,081	7,436	77,915	-	9,007	-	141,439	141,439
15.00	6,479	178,754	-	50	40,814	266	160,870	-	28,052	17	230,069	230,069
15.25	3,331	273,204	-	9	32,460	3,458	131,792	-	8,554	1	176,274	176,274
15.50	2,998	137,655	-	-	-	1,618	35,762	-	14,633	3	52,016	52,016
15.75	77,087	168,689	-	56	-	13	96,269	5	7,271	-	103,614	103,614
16.00	4,824	215,457	-	22	-	14	31,420	3	14,274	-	45,734	45,734
16.25	60,942	215,519	-	-	-	28	45,608	4	9,402	2	55,044	55,044
16.50	63,846	267,397	-	-	-	122	22,848	-	11,049	1	34,021	34,021
16.75	11,652	166,270	-	-	-	10	22,362	-	9,724	1	32,097	32,097
17.00	10,501	208,108	-	-	-	75,526	38,083	-	9,608	1	123,218	123,218
17.25	3,345	122,071	-	-	-	-	11,152	94	6,674	-	17,920	17,920
17.50	6,447	577,292	-	-	5,817	910	18,137	-	8,329	1	33,194	33,194
17.75	10,573	124,431	-	-	2,000	-	13,017	33	3,614	2	18,666	18,666
18.00	12,785	80,977	-	124	37	340	25,748	-	5,573	1	31,823	31,823
18.25	33,311	66,057	-	-	-	-	59,155	-	4,673	-	63,828	63,828
18.50	37,932	66,034	-	-	-	8	8,142	4	5,474	-	13,629	13,629
18.75	34,339	83,910	-	-	5	-	17,277	1	6,393	-	23,676	23,676
19.00	410,634	59,189	-	-	-	-	16,044	-	13,384	1	29,429	29,429
19.25	4,117	83,273	-	-	-	-	9,506	0	4,346	-	13,852	13,852
19.50	4,899	177,718	-	-	-	335	7,777	-	5,170	-	13,282	13,282
19.75	4,398	57,322	-	-	-	-	5,201	-	4,999	-	10,200	10,200
20.00	36,434	39,886	-	-	67	78	20,553	20	13,897	-	34,615	34,615
20.25	4,792	43,545	-	-	6,000	-	7,648	-	3,736	-	17,384	17,384
20.50	10,974	34,322	-	-	-	31	6,156	-	5,823	-	12,010	12,010
20.75	30,630	41,170	-	-	-	-	10,447	-	3,796	-	14,243	14,243
21.00	29,359	29,616	-	-	-	507	4,214	-	3,830	-	8,552	8,552
21.25	136,264	37,409	-	-	-	2	7,957	-	6,021	1	13,981	13,981
21.50	735,428	60,027	-	-	-	-	3,038	-	7,011	-	10,050	10,050
21.75	459,827	46,504	-	-	-	-	26,977	-	2,539	-	29,516	29,516
22.00	730,755	25,096	-	-	-	1,500	6,197	-	6,655	-	14,352	14,352
22.25	667,677	29,865	-	-	1,612	-	3,164	-	3,069	-	7,845	7,845
22.50	646,462	23,891	-	5	-	0	10,910	-	3,796	-	14,712	14,712
22.75	306,956	23,643	-	3,892	-	-	3,050	-	2,157	-	9,099	9,099
23.00	399,582	27,372	-	3,076	-	277	11,538	-	5,951	1	20,842	20,842
23.25	303,270	29,393	-	-	-	7	10,242	-	5,101	-	15,351	15,351
23.50	254,008	16,443	-	200	-	20	7,121	-	3,669	-	11,010	11,010
23.75	175,190	21,363	-	-	-	-	2,921	-	3,010	-	5,931	5,931
24.00	188,274	23,374	-	-	-	5	1,250	11	15,823	-	17,090	17,090
24.25	78,777	23,928	-	-	-	-	691	-	5,580	-	6,271	6,271
24.50	103,035	6,605	-	-	-	-	911	-	2,790	-	3,701	3,701
24.75	30,877	9,436	-	-	-	-	897	-	3,590	-	4,487	4,487
25.00 & above	651,068	356,481	-	-	11	154	49,370	23	226,853	-	276,411	276,411
Total	8,790,479	12,311,867	7,004	240,674	1,719,277	943,461	6,563,429	9,008	900,663	390	10,376,904	10,383,908

*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-24	Dec-24	Mar-25 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	503	407	-	-	-	-	330	-	79	-	409	409
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	326	253	-	-	-	-	-	-	257	-	257	257
04.00*	46	33	-	-	-	-	-	-	29	-	29	29
05.00*	33	28	-	-	-	-	-	-	27	-	27	27
06.00*	16	16	-	-	-	-	-	-	16	-	16	16
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	362,115	-	84,049	-	-	-	-	-	-	84,049	84,049
08.25	361,331	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	37	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	3,506	-	-	-	3,506	3,506
11.50	-	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	2	-	-	-	2	2
12.00	-	-	-	-	-	-	1,503	-	-	-	1,503	1,503
12.25	-	-	-	-	-	-	6,320	-	-	-	6,320	6,320
12.50	-	-	-	-	-	-	2,535	-	-	-	2,535	2,535
12.75	-	-	-	-	-	-	6,410	-	-	-	6,410	6,410
13.00	-	-	-	-	-	-	14,221	-	-	-	14,221	14,221
13.25	-	600	-	-	-	-	1,033	-	-	-	1,033	1,033
13.50	-	300	-	-	-	-	-	-	-	-	-	-
13.75	-	2,114	-	-	-	-	7,207	-	-	-	7,207	7,207
14.00	-	993	-	-	-	-	3,216	-	-	-	3,216	3,216
14.25	-	127	-	-	-	-	3,535	-	-	-	3,535	3,535
14.50	-	1,458	-	-	-	-	50	-	-	-	50	50
14.75	-	3,349	-	-	-	-	-	-	-	-	-	-
15.00	-	4,302	-	-	-	-	400	-	-	-	400	400
15.25	-	6,907	-	-	-	-	557	-	-	-	557	557
15.50	-	1,459	-	-	-	-	2,559	-	-	-	2,559	2,559
15.75	-	14,386	-	-	-	-	264	-	-	-	264	264
16.00	-	-	-	-	-	-	-	-	-	-	-	-
16.25	-	7,372	-	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-	-
16.75	-	380	-	-	-	-	5	-	-	-	5	5
17.00	-	-	-	-	-	-	-	-	-	-	-	-
17.25	-	250	-	-	-	-	-	-	-	-	-	-
17.50	-	3	-	-	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-	-	-	-	-
18.00	-	2,270	-	-	-	-	-	-	-	-	-	-
18.25	-	478	-	-	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-	-	-	-	-
18.75	-	240	-	-	-	-	-	-	-	-	-	-
19.00	-	8	-	-	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-	-	-	-	-
19.50	-	200	-	-	-	-	-	-	-	-	-	-
19.75	-	8	-	-	-	-	-	-	-	-	-	-
20.00	-	11	-	-	-	-	-	-	-	-	-	-
20.25	-	136	-	-	-	-	-	-	-	-	-	-
20.50	-	46	-	-	-	-	-	-	-	-	-	-
20.75	-	1	-	-	-	-	-	-	-	-	-	-
21.00	-	76	-	-	-	-	-	-	-	-	-	-
21.25	1,184	156	-	-	-	-	-	-	-	-	-	-
21.50	1	-	-	-	-	-	-	-	-	-	-	-
21.75	2,723	-	-	-	-	-	-	-	-	-	-	-
22.00	4,733	3,000	-	-	-	-	-	-	-	-	-	-
22.25	11,130	600	-	-	-	-	-	-	-	-	-	-
22.50	7,351	500	-	-	-	-	-	-	-	-	-	-
22.75	11,833	-	-	-	-	-	-	-	-	-	-	-
23.00	1,318	-	-	-	-	-	1	-	-	-	1	1
23.25	8,199	-	-	-	-	-	-	-	-	-	-	-
23.50	1,741	-	-	-	-	-	-	-	-	-	-	-
23.75	2,106	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	-	-	-	-	-	-
24.75	-	-	-	-	-	-	-	-	-	-	-	-
25.00 & above	-	-	-	-	-	-	-	-	-	-	-	-
Total	414,573	414,620	-	84,049	-	-	53,653	-	408	-	138,111	138,111

*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)

(million rupees)												
Rate of Interest/Return	Mar-24	Dec-24	Mar-25 P									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	641,272	657,672	-	555	41,793	6,454	908,852	2	211,908	-	1,169,565	1,169,565
01.00*	7,039	15,432	-	4,655	488	893	8,734	323	1,991	-	17,084	17,084
02.00*	107,619	110,275	-	-	-	4,068	84,553	267	9,218	-	98,106	98,106
03.00*	262,204	256,554	-	-	-	-	180,364	52	50,756	-	231,172	231,172
04.00*	147,110	421,367	-	91	3,508	3	82,063	13	37,992	-	123,669	123,669
05.00*	271,189	296,639	7,004	-	145	-	181,412	1	71,024	-	252,582	259,587
06.00*	60,288	128,869	-	987	29,018	1,983	79,243	20	7,539	-	118,791	118,791
07.00*	141,498	107,371	-	-	74,061	-	111,281	-	13,606	-	198,948	198,948
08.00*	34,111	559,492	-	84,049	28,923	1,125	38,057	-	1,128	-	153,282	153,282
08.25	362,431	2,119	-	-	-	-	21,768	-	0	-	21,768	21,768
08.50	1,394	5,599	-	-	-	-	36,385	-	8	-	36,393	36,393
08.75	114	20,169	-	-	-	-	14,200	-	28	-	14,228	14,228
09.00	25,867	64,875	-	-	-	-	247,775	-	1,642	-	249,417	249,417
09.25	296	44,116	-	-	-	-	5,622	275	2	-	5,899	5,899
09.50	12,216	47,697	-	-	-	-	1,991	-	0	-	1,991	1,991
09.75	316	33,063	-	-	-	-	2,669	-	60	-	2,729	2,729
10.00	11,479	171,351	-	52	-	50,000	58,571	-	71	-	108,694	108,694
10.25	150	106,021	-	-	-	150,000	1,707	-	0	-	151,707	151,707
10.50	144	25,298	-	-	-	65,000	14,812	-	12	-	79,823	79,823
10.75	39,187	79,693	-	-	7,228	200,000	1,659	-	307	-	209,195	209,195
11.00	10,211	502,005	-	-	-	300	1,124	16	3,496	-	4,936	4,936
11.25	391	265,329	-	16,250	-	95,000	12,939	-	166	-	124,356	124,356
11.50	127,495	251,543	-	8,500	119,068	85,400	4,874	-	253	-	218,095	218,095
11.75	311	184,668	-	-	20,104	50,930	27,601	-	209	-	98,844	98,844
12.00	29,181	365,001	-	-	138,996	11,640	124,777	-	3,813	-	279,226	279,226
12.25	143	242,917	-	154,950	242,420	50,166	257,533	20	1,472	-	706,562	706,562
12.50	710	371,260	-	12,171	84,684	14,380	258,041	2,104	1,289	-	372,668	372,668
12.75	20,806	316,988	-	90	225,953	21,185	291,201	1,807	1,267	-	541,503	541,503
13.00	43,676	298,117	-	445	1,262	14,190	263,291	1,637	1,781	-	282,606	282,606
13.25	65,566	282,036	-	116	77,714	1,225	266,725	109	720	-	346,609	346,609
13.50	12,194	230,492	-	5,435	-	3,282	171,027	500	3,244	-	183,489	183,489
13.75	341	104,598	-	296	34,511	4,102	139,619	197	588	-	179,313	179,313
14.00	12,734	135,064	-	73	3,391	1,887	160,577	263	6,702	-	172,893	172,893
14.25	586	109,226	-	19	4,339	6,087	138,581	178	1,863	-	151,067	151,067
14.50	1,464	124,619	-	49	488	2,127	98,411	-	7,984	-	109,059	109,059
14.75	15,993	66,766	-	-	40,277	7,866	74,168	-	2,238	-	124,549	124,549
15.00	9,181	124,705	-	5	41,662	236	104,178	-	15,027	-	161,108	161,108
15.25	32,778	167,871	-	9	44,486	3,324	78,316	-	3,707	-	129,842	129,842
15.50	6,456	92,765	-	-	-	1,555	24,827	-	5,962	-	32,344	32,344
15.75	7,149	135,842	-	-	-	75	93,581	5	2,830	-	96,490	96,490
16.00	29,474	183,218	-	-	16,768	293	31,099	0	7,695	-	55,855	55,855
16.25	3,304	177,277	-	-	-	2	48,076	4	2,434	-	50,517	50,517
16.50	31,665	292,021	-	-	1,478	170	30,919	-	5,101	-	37,668	37,668
16.75	4,579	125,721	-	-	998	-	12,730	-	5,651	-	19,379	19,379
17.00	9,697	176,702	-	-	91,133	117,291	155,313	-	18,385	304	382,426	382,426
17.25	39,329	136,948	-	-	-	-	20,254	94	2,863	-	23,211	23,211
17.50	182,793	535,427	-	50,933	23,217	150	33,828	-	3,285	-	111,412	111,412
17.75	24,598	137,651	-	-	2,000	-	13,901	33	937	-	16,871	16,871
18.00	84,207	139,186	-	124	30,278	340	27,261	-	1,932	-	59,935	59,935
18.25	32,451	78,427	-	-	-	-	65,008	-	2,391	-	67,399	67,399
18.50	49,520	68,410	-	-	-	-	17,093	14	1,710	-	18,817	18,817
18.75	20,441	74,327	-	-	-	-	13,725	-	1,992	-	15,717	15,717
19.00	349,756	57,130	-	-	-	-	17,141	-	5,285	-	22,425	22,425
19.25	16,553	96,046	-	-	-	-	9,257	0	1,754	-	11,011	11,011
19.50	1,884	160,674	-	-	-	-	8,777	-	1,392	-	10,169	10,169
19.75	781	49,340	-	-	-	-	29,176	0	1,096	-	30,272	30,272
20.00	19,576	26,413	-	-	-	-	5,930	-	10,066	-	15,996	15,996
20.25	2,564	22,510	-	-	-	-	18,292	-	1,011	-	19,303	19,303
20.50	8,391	12,516	-	-	-	31	4,120	-	2,240	-	6,391	6,391
20.75	4,379	48,217	-	-	-	423	28,329	-	473	-	29,224	29,224
21.00	34,151	39,661	-	-	-	500	12,240	381	3,226	-	16,347	16,347
21.25	64,942	24,037	-	-	-	2	3,466	-	4,332	-	7,799	7,799
21.50	449,825	63,860	-	-	-	-	14,611	-	2,951	-	17,563	17,563
21.75	339,915	30,764	-	-	-	-	16,918	-	1,105	-	18,023	18,023
22.00	674,253	34,760	-	-	-	1,500	14,456	117	3,661	-	19,734	19,734
22.25	430,166	23,442	-	-	1,612	-	1,347	-	1,477	-	4,436	4,436
22.50	505,514	23,198	-	5	-	0	2,018	-	8,491	-	10,514	10,514
22.75	229,969	12,946	-	3,892	-	-	877	-	854	-	5,623	5,623
23.00	297,940	8,627	-	-	-	9	978	-	3,971	-	4,958	4,958
23.25	265,382	28,815	-	-	-	-	11,747	-	3,213	-	14,960	14,960
23.50	381,051	447,075	-	1,728	-	195	6,483	-	1,901	838	11,145	11,145
23.75	121,999	11,291	-	-	-	-	414	-	1,612	-	2,026	2,026
24.00	127,901	12,213	-	-	-	-	697	-	8,969	-	9,666	9,666
24.25	67,527	11,312	-	-	-	-	783	-	2,715	-	3,498	3,498
24.50	91,596	4,818	-	-	-	-	1,154	-	1,940	-	3,094	3,094
24.75	27,438	4,989	-	-	-	-	140	-	1,582	-	1,722	1,722
25.00 & above	716,483	421,101	-	0	-	-	42,240	-	204,610	1	246,852	246,852
Total	8,265,283	11,326,551	7,004	345,478	1,432,000	975,390	5,393,909	8,432	806,208	1,143	8,962,560	8,969,564

*01.00 stands for 00.25 to 01.24

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

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

												(Million Rupees)
Rate of Return	Mar-24	Dec-24	Mar-25 P									
	Domestic Constituents											
	Non-financial					Trust Funds and Non-profit						
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	230,447	416,211	-	-	40,602	10,740	251,034	-	21,567	-	323,943	323,943
01.00*	3,139	3,513	-	-	-	-	4,238	-	366	-	4,604	4,604
02.00*	68,222	63,746	-	-	-	26	59,203	-	1,511	2	60,742	60,742
03.00*	81,353	99,208	-	-	-	-	58,178	823	11,043	1	70,045	70,045
04.00*	60,287	49,265	-	-	-	-	39,997	-	10,012	1	50,011	50,011
05.00*	98,807	126,986	-	-	-	-	73,726	612	55,487	18	129,842	129,842
06.00*	13,984	28,592	-	50	-	-	27,058	-	2,640	-	29,748	29,748
07.00*	24,608	56,775	-	31	-	-	20,465	-	22,262	-	42,757	42,757
08.00*	8,281	28,410	-	-	46,355	-	23,326	-	552	-	70,233	70,233
08.25	43	3,598	-	-	-	-	13,854	-	8	-	13,862	13,862
08.50	612	84,163	-	-	-	-	8,042	-	12	-	8,054	8,054
08.75	49	27,343	-	-	-	-	14,480	-	8	-	14,487	14,487
09.00	5,640	17,220	-	29	10,902	-	115,415	-	21	-	126,367	126,367
09.25	228	75,903	-	-	20,000	-	15,472	-	29	279	35,780	35,780
09.50	4,030	54,345	-	-	-	-	15,162	-	118	-	15,280	15,280
09.75	1,435	43,025	-	-	-	-	5,435	-	193	-	5,628	5,628
10.00	2,551	110,864	-	-	-	669	37,361	-	309	-	38,340	38,340
10.25	216	146,688	-	-	102,215	-	32,514	-	88	-	134,818	134,818
10.50	442	38,072	-	-	-	-	31,660	-	118	-	31,778	31,778
10.75	1,576	83,501	-	-	5,000	-	1,558	-	132	-	6,690	6,690
11.00	3,186	86,362	-	-	-	9	4,785	-	628	-	5,422	5,422
11.25	340	14,280	-	-	-	-	22,908	-	101	-	23,008	23,008
11.50	49,686	21,334	-	-	-	-	8,111	-	949	-	9,060	9,060
11.75	1,250	19,188	-	-	64,505	500	43,683	-	77	-	108,765	108,765
12.00	1,914	100,923	-	2	76,761	-	133,997	-	1,098	-	211,859	211,859
12.25	454	81,443	-	35,038	400,357	2,295	217,708	-	170	-	655,568	655,568
12.50	2,467	72,367	-	26	55,000	13,445	169,799	-	366	-	238,637	238,637
12.75	2,357	104,962	-	38	20,220	1,586	152,703	-	338	-	174,885	174,885
13.00	3,323	43,473	-	14	12,920	338	189,488	-	1,128	-	203,889	203,889
13.25	3,010	61,787	-	-	7,041	2,590	110,533	-	1,923	-	122,087	122,087
13.50	1,503	74,086	-	-	-	648	93,822	182	6,761	-	101,414	101,414
13.75	3,014	77,516	-	40,163	-	2,805	103,959	69	3,615	-	150,612	150,612
14.00	16,698	145,413	-	192	-	40	61,037	-	3,680	50	64,999	64,999
14.25	1,174	69,330	-	11	209	1,401	59,428	-	4,074	-	65,123	65,123
14.50	1,545	56,791	-	-	469	313	50,703	-	4,262	8	55,754	55,754
14.75	1,430	76,776	-	-	13,200	70	22,670	-	6,804	-	42,744	42,744
15.00	8,894	81,553	-	46	16	30	62,968	-	14,905	17	77,981	77,981
15.25	587	131,138	-	-	10,287	133	66,967	-	4,941	1	82,330	82,330
15.50	2,645	56,484	-	-	-	63	15,799	-	9,179	3	25,045	25,045
15.75	76,542	67,764	-	56	-	13	26,798	-	5,202	-	32,068	32,068
16.00	3,178	58,713	-	22	-	14	9,032	3	7,320	-	16,392	16,392
16.25	60,859	63,084	-	-	-	1,314	7,087	-	7,161	2	15,564	15,564
16.50	70,530	62,755	-	-	8,500	-	5,766	-	6,682	1	20,949	20,949
16.75	10,749	58,236	-	-	-	10	11,924	-	4,080	1	16,015	16,015
17.00	7,528	60,567	-	16,146	60,000	12	10,112	-	6,470	1	92,740	92,740
17.25	3,019	19,473	-	-	-	-	2,577	-	4,017	-	6,593	6,593
17.50	8,255	189,864	-	-	5,817	910	6,482	-	6,171	1	19,381	19,381
17.75	9,984	21,177	-	-	-	-	3,819	-	2,681	2	6,503	6,503
18.00	7,519	17,075	-	-	37	-	10,482	-	3,903	1	14,423	14,423
18.25	12,449	12,250	-	-	-	-	3,321	-	3,382	-	6,703	6,703
18.50	6,742	19,732	-	-	-	8	4,620	-	4,469	-	9,097	9,097
18.75	15,113	22,854	-	-	5	-	3,804	1	4,435	-	8,244	8,244
19.00	144,904	19,105	-	-	-	-	5,873	-	8,247	1	14,120	14,120
19.25	3,031	10,277	-	-	-	-	1,019	-	3,348	-	4,367	4,367
19.50	3,181	22,456	-	-	-	335	1,047	-	4,579	-	5,961	5,961
19.75	3,647	18,178	-	-	27	-	3,330	-	4,462	-	7,819	7,819
20.00	23,602	18,278	-	-	67	78	17,433	20	3,996	-	21,593	21,593
20.25	3,932	31,773	-	-	6,000	-	3,854	-	2,803	-	12,657	12,657
20.50	4,328	25,360	-	-	-	-	3,150	-	3,708	-	6,859	6,859
20.75	26,452	19,921	-	-	-	-	5,258	-	3,359	-	8,617	8,617
21.00	15,658	15,337	-	-	-	-	1,053	-	1,875	-	2,934	2,934
21.25	107,384	17,435	-	-	-	7	5,384	-	1,791	1	7,176	7,176
21.50	335,811	12,168	-	-	3	-	2,674	-	4,167	-	6,844	6,844
21.75	145,988	17,535	-	-	-	-	10,209	-	1,742	-	11,951	11,951
22.00	234,485	19,771	-	-	-	-	5,573	-	3,199	-	8,772	8,772
22.25	293,293	10,755	-	-	15	-	2,434	-	2,298	-	4,748	4,748
22.50	229,840	14,974	-	-	-	-	9,874	-	1,846	-	11,721	11,721
22.75	111,056	11,023	-	-	-	-	2,257	-	1,326	-	3,583	3,583
23.00	133,658	20,161	-	3,076	-	268	10,669	-	2,479	1	16,493	16,493
23.25	75,329	16,947	-	-	-	7	9,327	-	2,082	-	11,417	11,417
23.50	72,779	114,211	-	-	-	-	3,927	-	2,246	-	6,172	6,172
23.75	69,281	11,532	-	-	-	-	2,676	-	2,152	-	4,828	4,828
24.00	78,123	12,478	-	-	-	5	671	11	7,109	-	7,796	7,796
24.25	19,995	14,463	-	-	-	-	386	-	3,393	-	3,779	3,779
24.50	29,264	3,551	-	-	-	-	514	-	1,071	-	1,584	1,584
24.75	11,629	5,102	-	-	-	-	789	-	2,067	-	2,857	2,857
25.00 & above	149,525	70,165	-	-	11	154	11,241	23	43,511	-	54,939	54,939
Total	3,330,070	4,159,133	-	94,939	966,541	40,837	2,665,692	1,744	376,306	390	4,146,450	4,146,450

*01.00 stands for 00.25 to 01.24

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

3.4.6 Advances Distributed by Rate of Return and Gender

All Banks
As on 31st March, 2025

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total
00.00	506,843	15,324	4,003	967,338	1,493,508
01.00*	2,723	251	-	18,713	21,687
02.00*	12,440	753	-	145,655	158,849
03.00*	66,230	8,071	135	226,782	301,218
04.00*	51,690	4,690	345	116,955	173,680
05.00*	115,553	25,478	3,241	245,157	389,428
06.00*	19,915	1,272	127	127,226	148,539
07.00*	92,159	7,020	5,553	136,974	241,706
08.00*	2,813	1,056	1	219,645	223,515
08.25	165	3	-	35,462	35,630
08.50	2,010	20	-	42,417	44,447
08.75	309	1	-	28,405	28,715
09.00	30,307	812	8	344,656	375,783
09.25	350	6	-	41,324	41,680
09.50	196	68	-	17,007	17,271
09.75	251	28	-	8,077	8,357
10.00	2,050	23	39	144,921	147,033
10.25	66	24	-	286,435	286,525
10.50	323	48	-	111,231	111,601
10.75	821	7	9	215,048	215,885
11.00	4,001	501	12	5,844	10,358
11.25	304	25	-	147,035	147,364
11.50	1,293	61	6	225,795	227,155
11.75	282	13	-	207,314	207,609
12.00	10,606	420	536	479,523	491,085
12.25	8,307	134	322	1,353,366	1,362,129
12.50	6,102	185	89	604,931	611,305
12.75	7,220	699	40	708,429	716,388
13.00	13,241	1,711	521	471,023	486,496
13.25	15,169	1,174	123	452,231	468,696
13.50	23,023	848	74	260,958	284,903
13.75	13,322	504	78	316,020	329,925
14.00	22,014	1,535	642	213,701	237,893
14.25	17,329	1,128	59	197,674	216,190
14.50	19,167	1,611	606	143,429	164,813
14.75	29,133	1,867	67	136,226	167,293
15.00	39,002	2,736	242	197,108	239,088
15.25	19,857	1,149	348	190,818	212,172
15.50	16,967	1,509	1,385	37,527	57,389
15.75	22,883	1,209	86	104,380	128,559
16.00	23,850	1,626	152	46,620	72,247
16.25	16,834	884	56	48,307	66,080
16.50	24,827	1,544	52	32,194	58,617
16.75	12,359	964	64	22,008	35,395
17.00	33,187	8,247	156	433,576	475,166
17.25	14,281	681	78	14,765	29,805
17.50	25,282	1,378	1,456	102,678	130,793
17.75	10,161	480	71	12,661	23,373
18.00	22,401	722	284	50,951	74,358
18.25	52,291	2,450	53	19,308	74,101
18.50	18,761	562	30	8,561	27,914
18.75	7,931	567	8	15,456	23,962
19.00	18,493	1,684	80	16,289	36,546
19.25	9,677	1,210	186	4,305	15,378
19.50	7,706	487	87	7,849	16,130
19.75	31,093	2,112	39	4,848	38,092
20.00	19,324	1,217	102	16,947	37,590
20.25	18,887	1,265	292	11,516	31,960
20.50	8,726	792	26	3,706	13,250
20.75	25,469	1,713	17	10,642	37,841
21.00	13,704	681	26	4,869	19,281
21.25	7,081	875	116	6,903	14,975
21.50	20,166	1,596	52	2,593	24,407
21.75	3,266	249	98	26,361	29,973
22.00	20,076	962	63	7,405	28,506
22.25	4,265	475	105	4,339	9,183
22.50	9,503	2,033	130	10,570	22,235
22.75	2,081	166	47	6,911	9,206
23.00	6,321	713	83	14,333	21,450
23.25	15,270	1,097	424	9,585	26,376
23.50	7,329	491	239	9,258	17,317
23.75	3,631	269	380	2,574	6,853
24.00	14,599	1,691	46	1,126	17,463
24.25	5,749	424	414	690	7,277
24.50	3,715	300	118	546	4,679
24.75	3,269	312	298	698	4,578
25.00 & above	251,702	28,127	937	21,025	301,791
Total	1,989,705	155,016	25,560	10,945,733	13,116,014

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	-	-	32	0	46	-	99	0	186,826	58
5,000 to 10,000	-	-	-	-	-	-	1	0	40,564	306
10,000 to 20,000	-	-	-	-	-	-	1	0	28,484	396
20,000 to 25,000	-	-	-	-	-	-	-	-	11,239	247
25,000 to 50,000	-	-	1	0	2	0	-	-	126,307	4,398
50,000 to 100,000	-	-	-	-	2	0	6	0	260,829	18,528
100,000 to 150,000	-	-	-	-	1	0	1	0	286,268	38,171
150,000 to 200,000	-	-	-	-	3	0	10	2	57,762	9,923
200,000 to 300,000	-	-	1	0	4	1	22	5	86,399	21,197
300,000 to 400,000	-	-	-	-	1	0	122	47	60,083	20,580
400,000 to 500,000	-	-	-	-	2	1	25	11	51,660	23,096
500,000 to 750,000	-	-	2	1	7	4	71	45	121,176	76,320
750,000 to 1,000,000	-	-	3	3	5	4	48	41	41,216	36,114
1,000,000 to 2,000,000	-	-	27	40	12	18	146	206	89,002	131,915
2,000,000 to 3,000,000	-	-	14	36	18	42	105	257	41,624	99,925
3,000,000 to 4,000,000	-	-	46	161	15	51	74	258	22,523	78,377
4,000,000 to 5,000,000	-	-	31	139	19	87	61	273	17,769	79,183
5,000,000 to 6,000,000	-	-	27	150	7	39	52	274	9,650	52,192
6,000,000 to 7,000,000	-	-	6	40	8	52	20	128	6,865	44,497
7,000,000 to 8,000,000	-	-	8	59	6	45	7	52	7,196	53,703
8,000,000 to 9,000,000	-	-	-	-	6	51	14	117	4,663	39,504
9,000,000 to 10,000,000	-	-	-	-	5	48	11	105	4,149	39,703
10,000,000 to 100,000,000	-	-	44	1,988	125	5,074	158	6,271	42,317	1,336,508
100,000,000 to 500,000,000	-	-	30	7,057	132	35,114	142	35,873	9,379	2,002,339
500,000,000 to 1,000,000,000	-	-	6	4,171	39	30,149	63	42,695	1,511	1,044,533
1,000,000,000 to 5,000,000,000	-	-	10	19,804	105	248,000	61	110,448	1,052	2,038,416
5,000,000,000 to 10,000,000,000	1	7,004	8	67,762	51	347,575	19	119,619	77	467,369
10,000,000,000 & Over	-	-	11	339,007	60	1,732,185	13	699,500	21	302,103
Total	1	7,004	307	440,418	681	2,398,541	1,352	1,016,227	1,616,611	8,059,601

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on nu
2. 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 March, 2025

(Million Rupees)

Constituents											Size of Account * (Rs.)
Trust Funds & Non Profit Organizations											
Personal		Other		Sub Total		Total					
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
3,470	3	2,567,019	7,853	-	-	2,757,492	7,914	2,757,492	7,914	Less Than 5000	
43	0	511,946	2,846	-	-	552,554	3,152	552,554	3,152	5,000 to 10,000	
540	9	147,635	2,240	-	-	176,660	2,645	176,660	2,645	10,000 to 20,000	
28	1	26,990	590	-	-	38,257	837	38,257	837	20,000 to 25,000	
772	27	305,594	11,899	-	-	432,676	16,325	432,676	16,325	25,000 to 50,000	
535	42	980,938	72,226	-	-	1,242,310	90,796	1,242,310	90,796	50,000 to 100,000	
6	1	410,823	46,677	-	-	697,099	84,849	697,099	84,849	100,000 to 150,000	
12	2	101,452	17,606	-	-	159,239	27,533	159,239	27,533	150,000 to 200,000	
53	13	157,903	38,201	3	1	244,385	59,419	244,385	59,419	200,000 to 300,000	
13	5	85,900	29,753	10	4	146,129	50,388	146,129	50,388	300,000 to 400,000	
24	11	250,258	113,142	18	8	301,987	136,270	301,987	136,270	400,000 to 500,000	
57	36	81,632	49,839	17	10	202,962	126,256	202,962	126,256	500,000 to 750,000	
31	25	42,974	37,259	1	1	84,278	73,447	84,278	73,447	750,000 to 1,000,000	
95	155	161,795	233,259	6	9	251,083	365,602	251,083	365,602	1,000,000 to 2,000,000	
53	131	52,078	127,078	1	2	93,893	227,471	93,893	227,471	2,000,000 to 3,000,000	
13	43	15,495	53,802	-	-	38,166	132,692	38,166	132,692	3,000,000 to 4,000,000	
6	26	12,000	53,645	-	-	29,886	133,353	29,886	133,353	4,000,000 to 5,000,000	
7	38	6,370	34,679	2	10	16,115	87,382	16,115	87,382	5,000,000 to 6,000,000	
2	13	4,889	31,404	-	-	11,790	76,134	11,790	76,134	6,000,000 to 7,000,000	
6	45	3,376	25,224	-	-	10,599	79,129	10,599	79,129	7,000,000 to 8,000,000	
3	26	2,744	23,401	2	16	7,432	63,115	7,432	63,115	8,000,000 to 9,000,000	
4	39	3,651	34,633	-	-	7,820	74,528	7,820	74,528	9,000,000 to 10,000,000	
56	2,404	5,975	118,912	13	634	48,688	1,471,791	48,688	1,471,791	10,000,000 to 100,000,000	
17	3,059	77	10,707	6	838	9,783	2,094,987	9,783	2,094,987	100,000,000 to 500,000,000	
4	2,522	2	1,334	-	-	1,625	1,125,404	1,625	1,125,404	500,000,000 to 1,000,000,000	
1	1,500	4	4,303	-	-	1,233	2,422,472	1,233	2,422,472	1,000,000,000 to 5,000,000,000	
-	-	-	-	-	-	155	1,002,325	156	1,009,329	5,000,000,000 to 10,000,000,000	
-	-	-	-	-	-	105	3,072,794	105	3,072,794	10,000,000,000 & Over	
5,851	10,175	5,939,520	1,182,514	79	1,533	7,564,401	13,109,010	7,564,402	13,116,014	Total	

number of deposits/advances accounts. For detail, see page xiv of this publication

3.5.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 31st March, 2025

(Million Rupees)

Size of Account (Rs.)	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	1,899,306	5,714	839,050	2,200	121	0	19,015	1	2,757,492	7,914
5,000 to 10,000	321,534	1,828	211,216	1,169	1	0	19,803	155	552,554	3,152
10,000 to 20,000	125,071	1,851	50,544	778	10	0	1,035	16	176,660	2,645
20,000 to 25,000	34,725	758	3,308	74	3	0	221	5	38,257	837
25,000 to 50,000	383,978	14,588	26,142	923	14	1	22,542	813	432,676	16,325
50,000 to 100,000	1,127,620	82,543	80,838	5,755	23	2	33,829	2,497	1,242,310	90,796
100,000 to 150,000	593,714	71,581	59,775	7,468	22	3	43,588	5,797	697,099	84,849
150,000 to 200,000	138,403	23,972	18,693	3,169	13	2	2,130	389	159,239	27,533
200,000 to 300,000	214,532	52,055	20,739	5,107	25	6	9,089	2,251	244,385	59,419
300,000 to 400,000	129,508	44,685	12,864	4,428	42	15	3,715	1,260	146,129	50,388
400,000 to 500,000	281,304	127,037	16,164	7,173	58	27	4,461	2,033	301,987	136,270
500,000 to 750,000	125,838	76,635	22,732	13,793	183	117	54,209	35,711	202,962	126,256
750,000 to 1,000,000	71,435	62,228	7,223	6,225	208	182	5,412	4,811	84,278	73,447
1,000,000 to 2,000,000	214,307	309,824	13,804	19,695	636	972	22,336	35,111	251,083	365,602
2,000,000 to 3,000,000	66,904	162,067	9,742	24,069	545	1,335	16,702	39,999	93,893	227,471
3,000,000 to 4,000,000	22,413	77,624	2,104	7,274	426	1,498	13,223	46,296	38,166	132,692
4,000,000 to 5,000,000	16,324	73,184	1,600	7,123	357	1,604	11,605	51,442	29,886	133,353
5,000,000 to 6,000,000	9,240	50,187	806	4,367	318	1,732	5,751	31,096	16,115	87,382
6,000,000 to 7,000,000	7,267	46,798	482	3,134	146	948	3,895	25,254	11,790	76,134
7,000,000 to 8,000,000	6,414	47,886	410	3,069	147	1,101	3,628	27,074	10,599	79,129
8,000,000 to 9,000,000	4,031	34,319	354	3,010	140	1,187	2,907	24,599	7,432	63,115
9,000,000 to 10,000,000	4,526	43,106	347	3,286	207	1,938	2,740	26,198	7,820	74,528
10,000,000 to 100,000,000	12,260	286,197	627	13,050	261	6,679	35,540	1,165,865	48,688	1,471,791
100,000,000 to 500,000,000	655	134,221	24	4,923	15	3,590	9,089	1,952,252	9,783	2,094,987
500,000,000 to 1,000,000,000	50	35,136	4	2,729	2	1,157	1,569	1,086,383	1,625	1,125,404
1,000,000,000 to 5,000,000,000	55	123,680	1	1,023	1	1,466	1,176	2,296,303	1,233	2,422,472
5,000,000,000 to 10,000,000,000	-	-	-	-	-	-	156	1,009,329	156	1,009,329
10,000,000,000 & Over	-	-	-	-	-	-	105	3,072,794	105	3,072,794
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Note(s)

- Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication
- 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

3.6 Advances Classified by Tenure/Maturity

All Banks

Loan Tenure	(Million Rupees)					
	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,488,015	5,738,493	3,023,133	9,195,764	5,905,741	7,161,664
1.1. Overnight	434,055	531,765	188,468	606,874	191,991	356,329
1.2. 2 days to 7 days	1,705	18,925	1,191	94,427	1,154	79,238
1.3. For 8 days to 1 month	32,114	153,013	79,294	149,158	695,057	155,213
1.4. For above 1 month but <= 3 month	462,116	426,124	662,327	1,022,014	2,829,619	754,414
1.5. For above 3 months but <= 6 months	63,674	1,118,409	490,391	2,068,360	537,343	1,729,491
1.6. For above 6 months but <= one year	1,494,351	3,490,257	1,601,462	5,254,931	1,650,577	4,086,978
2. Medium Term	341,850	1,118,561	334,045	1,358,843	383,138	967,759
2.1. For above 1 year but <= 2 years	125,545	508,201	208,264	723,362	255,658	680,911
2.2. For above 2 years but <= 3 years	216,305	610,359	125,781	635,481	127,480	286,849
3. Long Term	1,174,485	4,738,300	1,200,610	4,931,077	1,275,523	4,986,590
3.1. For above 3 years but <= 4 years	322,756	989,786	218,200	1,062,505	242,201	1,025,208
3.2. For above 4 years but <= 5 years	235,968	576,682	423,560	889,320	413,446	1,022,509
3.3. For above 5 years but <= 7 years	441,548	1,221,123	419,999	1,084,168	451,438	1,178,841
3.4. For above 7 years but <= 10 years	71,272	886,750	68,673	902,620	66,516	858,875
3.5. For above 10 years but <= 15 years	22,914	727,892	24,134	705,186	23,885	585,077
3.6. For above 15 years but <= 20 years	22,704	136,191	21,335	139,690	23,219	128,988
3.7. For above 20 years but <= 25 years	51,320	168,400	20,270	120,147	50,388	156,634
3.8. For above 25 years but <= 30 years	5,661	26,228	4,051	23,612	4,235	25,456
3.9. For above 30 years	342	5,248	388	3,830	195	5,003
Total	4,004,350	11,595,353	4,557,788	15,485,684	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

Loan Tenure	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,217,693	4,285,684	2,711,171	6,813,491	5,588,603	4,744,096
1.1. Overnight	421,920	493,691	187,958	472,340	191,422	304,763
1.2. 2 days to 7 days	1,506	12,552	845	39,539	770	3,575
1.3. For 8 days to 1 month	30,789	100,648	78,109	115,002	694,052	126,342
1.4. For above 1 month but <= 3 month	458,524	290,208	644,957	635,096	2,813,081	394,719
1.5. For above 3 months but <= 6 months	54,190	656,818	480,108	1,117,917	528,256	778,365
1.6. For above 6 months but <= one year	1,250,764	2,731,768	1,319,194	4,433,596	1,361,022	3,136,332
2. Medium Term	313,547	831,138	301,250	1,108,176	349,246	757,776
2.1. For above 1 year but <= 2 years	117,966	369,752	197,042	618,791	245,312	541,139
2.2. For above 2 years but <= 3 years	195,581	461,386	104,208	489,385	103,934	216,637
3. Long Term	960,278	3,148,461	990,742	3,404,885	1,060,290	3,467,692
3.1. For above 3 years but <= 4 years	266,794	684,900	167,532	794,693	189,349	816,734
3.2. For above 4 years but <= 5 years	195,143	392,647	376,019	626,952	365,324	700,374
3.3. For above 5 years but <= 7 years	368,122	871,023	349,257	833,359	379,610	859,816
3.4. For above 7 years but <= 10 years	57,305	622,204	55,447	614,265	52,772	547,292
3.5. For above 10 years but <= 15 years	14,182	372,305	14,136	383,531	14,070	363,153
3.6. For above 15 years but <= 20 years	13,536	84,482	13,854	85,849	14,914	78,828
3.7. For above 20 years but <= 25 years	41,504	113,799	11,619	58,101	41,491	97,367
3.8. For above 25 years but <= 30 years	3,468	6,214	2,686	7,337	2,648	3,830
3.9. For above 30 years	224	886	192	799	112	298
Total	3,491,518	8,265,283	4,003,163	11,326,551	6,998,139	8,969,564

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking						
(Million Rupees)						
Loan Tenure	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	270,322	1,452,808	311,962	2,382,273	317,138	2,417,568
1.1. Overnight	12,135	38,074	510	134,534	569	51,566
1.2. 2 days to 7 days	199	6,372	346	54,887	384	75,663
1.3. For 8 days to 1 month	1,325	52,365	1,185	34,156	1,005	28,870
1.4. For above 1 month but <= 3 month	3,592	135,916	17,370	386,918	16,538	359,696
1.5. For above 3 months but <= 6 months	9,484	461,591	10,283	950,443	9,087	951,126
1.6. For above 6 months but <= one year	243,587	758,489	282,268	821,334	289,555	950,646
2. Medium Term	28,303	287,422	32,795	250,667	33,892	209,984
2.1. For above 1 year but <= 2 years	7,579	138,449	11,222	104,571	10,346	139,772
2.2. For above 2 years but <= 3 years	20,724	148,973	21,573	146,096	23,546	70,212
3. Long Term	214,207	1,589,839	209,868	1,526,192	215,233	1,518,898
3.1. For above 3 years but <= 4 years	55,962	304,886	50,668	267,812	52,852	208,474
3.2. For above 4 years but <= 5 years	40,825	184,036	47,541	262,368	48,122	322,134
3.3. For above 5 years but <= 7 years	73,426	350,100	70,742	250,808	71,828	319,025
3.4. For above 7 years but <= 10 years	13,967	264,546	13,226	288,356	13,744	311,583
3.5. For above 10 years but <= 15 years	8,732	355,587	9,998	321,655	9,815	221,925
3.6. For above 15 years but <= 20 years	9,168	51,708	7,481	53,841	8,305	50,160
3.7. For above 20 years but <= 25 years	9,816	54,600	8,651	62,047	8,897	59,267
3.8. For above 25 years but <= 30 years	2,193	20,014	1,365	16,275	1,587	21,625
3.9. For above 30 years	118	4,362	196	3,030	83	4,705
Total	512,832	3,330,070	554,625	4,159,133	566,263	4,146,450

3.6.3 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 31st March, 2025

(Million Rupees)

Loan Tenure	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	4,501,083	654,409	1,270,061	40,977	552	7,457	134,045	6,458,822	5,905,741	7,161,664
1.1. Overnight	170,567	42,629	17,652	1,844	43	888	3,729	310,968	191,991	356,329
1.2. 2 days to 7 days	797	999	90	342	30	46	237	77,851	1,154	79,238
1.3. For 8 days to 1 month	403,631	30,077	289,015	1,549	77	511	2,334	123,076	695,057	155,213
1.4. For above 1 month but <= 3 month	2,034,393	83,293	790,646	9,981	44	72	4,536	661,068	2,829,619	754,414
1.5. For above 3 months but <= 6 months	503,027	80,973	18,832	3,971	17	52	15,467	1,644,495	537,343	1,729,491
1.6. For above 6 months but <= one year	1,388,668	416,437	153,826	23,290	341	5,888	107,742	3,641,363	1,650,577	4,086,978
2. Medium Term	275,299	214,745	33,559	10,272	41	65	74,239	742,677	383,138	967,759
2.1. For above 1 year but <= 2 years	204,011	163,287	26,030	5,974	12	18	25,605	511,632	255,658	680,911
2.2. For above 2 years but <= 3 years	71,288	51,458	7,529	4,298	29	48	48,634	231,045	127,480	286,849
3. Long Term	1,035,032	1,120,550	95,973	103,768	3,331	18,038	141,187	3,744,234	1,275,523	4,986,590
3.1. For above 3 years but <= 4 years	179,484	177,021	35,105	30,231	128	436	27,484	817,520	242,201	1,025,208
3.2. For above 4 years but <= 5 years	351,556	254,700	28,403	22,438	179	415	33,308	744,956	413,446	1,022,509
3.3. For above 5 years but <= 7 years	363,449	320,601	19,166	15,747	274	737	68,549	841,756	451,438	1,178,841
3.4. For above 7 years but <= 10 years	53,844	79,795	6,290	8,425	536	2,254	5,846	768,402	66,516	858,875
3.5. For above 10 years but <= 15 years	15,559	63,013	2,149	8,431	530	3,270	5,647	510,365	23,885	585,077
3.6. For above 15 years but <= 20 years	20,177	87,568	2,320	8,218	525	3,479	197	29,722	23,219	128,988
3.7. For above 20 years but <= 25 years	47,104	127,795	2,086	8,600	1,128	7,146	70	13,092	50,388	156,634
3.8. For above 25 years but <= 30 years	3,700	9,544	437	1,614	31	301	67	13,998	4,235	25,456
3.9. For above 30 years	159	515	17	66	-	-	19	4,423	195	5,003
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,491,518	8,265,283	4,003,163	11,326,551	6,998,139	8,969,564
2. ISLAMIC	512,832	3,330,070	554,625	4,159,133	566,263	4,146,450
A. Ijara Finance	73,399	104,797	70,226	110,219	73,180	122,026
B. Diminishing Musharaka	69,768	869,196	69,161	1,002,192	71,047	1,062,477
C. Istisna	5,448	376,104	5,840	483,137	5,710	406,615
D. Mudaraba	76	1,620	109	1,902	109	1,859
E. Murabaha	11,767	147,192	14,415	152,486	12,722	229,401
F. Musawamah finance	25,753	81,300	27,223	89,263	29,132	75,601
G. Musharaka Finance	17,347	302,683	15,068	320,870	14,923	332,441
H. Salam Finance	1,453	75,417	1,784	63,364	1,370	68,508
I. Commodity Murabahah / Tawwaruq	246,059	21,165	284,811	27,788	290,662	28,961
J. Advance against financing	1,049	10,808	1,214	35,020	1,244	41,913
K. Other Islamic Modes of Financing	60,713	1,339,788	64,774	1,872,891	66,164	1,776,647
Total	4,004,350	11,595,353	4,557,788	15,485,684	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

* Nature refers to Conventional/Islamic financing.

3.7.1 Advances Classified by Nature and Gender

All Banks
As on 31st March, 2025

Nature	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	5,340,407	1,568,832	1,352,221	116,763	955	6,920	304,556	7,277,050	6,998,139	8,969,564
2. ISLAMIC	471,007	420,872	47,372	38,254	2,969	18,641	44,915	3,668,683	566,263	4,146,450
A. Ijara Finance	56,848	74,237	4,858	5,701	9	12	11,465	42,075	73,180	122,026
B. Diminishing Musharaka	55,609	94,165	5,083	8,385	743	1,677	9,612	958,250	71,047	1,062,477
C. Istisna	500	10,735	21	2,081	-	-	5,189	393,800	5,710	406,615
D. Mudaraba	109	1,859	-	-	-	-	-	-	109	1,859
E. Murabaha	6,285	15,003	416	594	10	18	6,011	213,787	12,722	229,401
F. Musawamah finance	24,003	8,381	3,424	1,107	-	-	1,705	66,112	29,132	75,601
G. Musharaka Finance	12,267	15,408	1,379	2,233	2	13	1,275	314,787	14,923	332,441
H. Salam Finance	18	172	-	-	-	-	1,352	68,336	1,370	68,508
I. Commodity Murabahah / Tawwaruq	264,697	26,800	25,964	2,160	-	-	1	1	290,662	28,961
J. Advance against financing	1,105	1,535	66	45	-	-	73	40,333	1,244	41,913
K. Other Islamic Modes of Financing	49,566	172,577	6,161	15,948	2,205	16,920	8,232	1,571,202	66,164	1,776,647
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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	758,968	6,970	125,116	18,630	178,042	262,629	23,686	376	11,192	13,842	10,246
01.00*	9,702	613	905	648	1,653	1,405	413	61	1,854	2,616	50
02.00*	27,162	7,482	22,954	14,622	24,964	21,546	6,963	350	6,532	5,995	5,960
03.00*	96,545	5,007	43,558	18,124	31,632	54,866	18,523	4,626	6,918	8,022	1,842
04.00*	49,540	2,919	34,376	9,122	26,033	28,182	5,113	37	6,610	3,504	1,362
05.00*	124,599	4,842	59,718	33,650	35,126	79,208	15,060	426	7,185	5,174	5,132
06.00*	57,108	4,043	22,548	3,756	12,658	24,830	7,964	2,333	2,959	2,432	760
07.00*	101,019	1,434	29,106	17,217	25,924	27,229	9,349	322	4,519	4,869	2,679
08.00*	118,096	152	58,314	3,946	12,024	8,965	1,556	-	11,893	2,291	3,891
09.00*	158,683	3,058	51,651	53,050	52,662	84,991	8,968	3,020	8,291	10,356	4,870
10.00*	54,703	858	32,288	17,375	15,657	23,891	4,590	1,633	51,893	1,192	2,123
10.25	240,822	126	35,899	1,449	5,916	1	58	-	-	-	2,239
10.50	15,519	72	23,105	105	22,488	73	25	-	50,100	1	5
10.75	64,582	-	206	14	79	612	339	-	150,021	19	-
11.00	4,393	-	3,161	443	1,915	217	25	-	1	124	-
11.25	13,586	14,160	4,928	37	3,226	111,276	8	-	1	11	17
11.50	129,819	0	2,956	4,061	2,317	87,705	136	-	19	19	14
11.75	91,416	28	24,070	8,256	13,360	67,892	852	-	83	2	6
12.00	281,887	850	63,924	17,579	41,949	56,738	5,236	161	3,366	1,287	2,197
12.25	842,609	26,871	127,126	38,385	82,729	164,414	27,410	0	8,191	17,896	2,426
12.50	151,954	8,721	92,445	11,339	78,500	163,077	61,492	2,354	10,560	9,539	7,519
12.75	298,825	479	65,377	31,124	52,497	176,918	40,930	113	12,634	12,605	5,370
13.00	115,287	2,575	78,269	35,849	79,907	111,862	19,521	119	11,224	9,252	3,927
13.25	201,309	2,652	38,007	16,612	39,281	90,217	25,736	349	21,630	7,579	7,399
13.50	55,154	881	47,826	19,028	46,304	61,581	17,560	102	9,399	9,806	5,757
13.75	91,271	624	65,166	10,230	30,762	51,902	14,822	-	2,945	8,013	1,949
14.00	71,046	1,108	32,550	6,153	35,367	49,566	6,934	374	4,904	20,599	1,391
14.25	49,208	3,484	38,006	16,631	21,863	55,734	7,083	52	6,737	6,438	835
14.50	49,989	1,605	20,096	14,813	10,950	31,762	15,912	69	3,629	4,692	1,649
14.75	73,191	6,182	19,889	3,620	18,088	25,579	5,205	603	4,057	4,188	723
15.00	62,065	2,158	91,206	10,274	35,530	20,891	4,498	119	2,318	3,018	918
15.25	89,997	8,092	21,286	17,036	16,414	28,382	15,897	197	1,772	3,360	924
15.50	15,092	536	7,724	1,540	4,683	8,321	8,965	37	1,049	1,104	431
15.75	6,581	16,755	27,103	5,012	24,548	24,259	17,831	235	813	1,231	312
16.00	36,565	337	7,174	2,612	5,159	7,360	3,040	59	966	1,234	797
16.25	13,483	3,541	8,940	1,776	4,493	24,477	1,881	276	690	1,330	797
16.50	14,943	355	3,365	1,967	11,548	8,997	5,729	133	3,953	2,175	429
16.75	7,669	430	1,690	472	5,791	4,365	4,072	59	6,760	997	385
17.00	350,758	291	97,657	602	8,309	5,882	3,423	46	1,533	893	1,048
17.25	4,883	1,240	2,445	875	2,236	12,783	1,175	414	522	554	290
17.50	33,657	752	1,961	4,374	14,825	5,646	3,473	65	1,322	7,846	491
17.75	4,753	1,756	3,318	210	1,623	6,736	380	9	418	288	275
18.00	35,906	2,768	4,072	336	12,017	7,365	894	39	754	885	541
18.25	2,743	42,953	7,872	1,384	11,047	2,837	1,561	47	377	1,215	355
18.50	2,890	1,593	2,414	271	3,062	9,784	1,986	7	1,979	740	342
18.75	2,384	4,966	2,775	867	2,759	1,834	1,910	3	1,703	2,546	806
19.00	10,825	333	7,047	1,771	1,269	9,031	3,408	123	410	868	144
19.25	1,436	5,959	1,352	416	1,903	1,185	801	-	569	436	168
19.50	2,487	495	734	791	929	1,716	3,952	8	2,167	1,086	307
19.75	898	70	3,724	1,684	27,664	386	875	-	444	338	414
20.00	15,053	37	4,819	3,552	8,607	1,447	1,792	-	410	495	228
20.25	6,522	82	7,331	696	14,130	1,622	232	-	141	114	88
20.50	3,287	23	1,657	628	1,148	1,525	1,477	26	1,574	930	163
20.75	326	16	4,268	179	24,119	770	885	-	233	856	4,544
21.00	5,250	149	1,244	166	1,251	2,172	669	127	322	318	137
21.25	697	106	1,673	274	2,406	5,119	2,862	69	186	170	159
21.50	959	30	1,667	294	15,418	731	2,304	3	351	602	325
21.75	336	253	9,381	93	2,357	5,564	10,477	-	116	148	66
22.00	17,691	28	1,715	512	3,246	2,007	847	-	190	200	1,231
22.25	2,531	123	2,389	518	767	778	780	-	119	147	282
22.50	11,205	31	3,099	140	1,866	1,161	1,061	676	201	147	146
22.75	4,887	36	1,257	370	446	633	255	-	130	118	88
23.00	9,071	47	1,651	570	995	6,554	1,419	-	176	171	149
23.25	1,605	26	2,929	506	10,619	8,255	998	-	270	267	116
23.50	6,933	62	417	111	5,124	1,372	782	-	250	896	499
23.75	462	41	1,884	145	473	946	874	-	200	215	92
24.00	5,175	13	6,057	4,428	204	256	261	-	171	85	317
24.25	1,093	152	1,698	438	820	1,152	629	-	140	278	159
24.50	988	132	334	226	685	413	538	-	289	140	117
24.75	295	94	1,414	61	364	1,088	87	36	35	146	119
25.00 & over	246,091	167	11,652	16,348	9,148	6,195	3,464	52	1,392	1,082	1,252
Total	5,438,466	204,823	1,436,535	510,393	1,303,878	2,166,863	469,910	20,345	456,763	212,032	102,783

*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 March, 2025

(Million Rupees)

Rate of Margin												Rate of
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total	Int./Return
47,802	4,531	7,078	4,377	2,313	1,241	5,426	1,576	1,508	931	7,029	1,493,508	00.00
54	44	28	1,516	16	16	14	7	5	49	19	21,687	01.00*
2,895	1,176	4,437	1,363	115	1,488	1,166	1,081	519	53	25	158,849	02.00*
6,265	1,583	1,061	928	140	103	429	217	347	469	13	301,218	03.00*
1,670	1,367	158	1,124	146	503	738	227	244	379	327	173,680	04.00*
7,454	3,738	4,310	1,174	324	157	185	1,011	312	122	521	389,428	05.00*
2,051	292	1,093	1,301	26	111	615	1,040	557	44	18	148,539	06.00*
11,758	1,310	1,032	788	840	812	283	453	514	140	108	241,706	07.00*
895	0	892	195	176	8	215	-	-	-	6	223,515	08.00*
8,481	7,245	7,746	9,032	1,692	2,525	1,201	2,890	2,463	1,421	280	484,575	09.00*
2,736	704	567	671	797	907	234	25	783	516	197	214,341	10.00*
0	-	4	2	1	-	6	2	0	-	-	286,525	10.25
0	7	14	58	2	10	5	3	4	4	0	111,601	10.50
8	1	-	-	-	2	1	-	1	-	-	215,885	10.75
4	1	11	11	3	16	10	8	13	1	-	10,358	11.00
57	24	17	5	1	-	1	1	0	-	6	147,364	11.25
26	11	7	1	48	4	6	5	3	1	-	227,155	11.50
366	3	1	471	1	1	0	-	2	-	800	207,609	11.75
5,612	1,356	5,704	2,437	227	202	231	20	4	15	100	491,085	12.00
5,832	4,781	429	2,581	87	1,849	4,501	218	226	292	3,275	1,362,129	12.25
5,366	60	1,277	4,584	912	223	207	242	183	16	734	611,305	12.50
3,348	1,704	9,733	1,299	274	213	1,684	251	87	699	225	716,388	12.75
4,494	2,859	3,413	1,729	1,268	191	495	1,460	693	328	1,772	486,496	13.00
6,322	1,278	1,765	2,993	575	482	1,073	1,047	488	1,442	459	468,696	13.25
2,427	1,455	1,425	2,790	726	1,107	398	114	637	331	94	284,903	13.50
43,981	326	1,073	2,601	464	492	109	1,168	512	1,179	337	329,925	13.75
2,910	264	889	1,096	432	385	811	436	322	273	82	237,893	14.00
2,977	815	922	1,149	427	424	1,140	1,084	352	645	185	216,190	14.25
1,538	430	605	2,125	247	1,730	615	296	773	150	538	164,813	14.50
1,787	754	458	630	344	389	547	408	284	328	40	167,293	14.75
1,602	1,216	789	902	364	280	161	172	396	48	161	239,088	15.00
1,476	896	501	1,003	866	740	2,305	188	589	230	20	212,172	15.25
1,417	557	419	3,446	476	742	168	130	144	214	194	57,389	15.50
868	332	370	347	456	532	219	174	162	146	273	128,559	15.75
2,090	523	658	695	523	961	884	418	135	56	1	72,247	16.00
913	376	562	404	420	384	210	482	398	221	26	66,080	16.25
1,589	344	836	798	282	234	554	245	72	41	26	58,617	16.50
562	221	322	201	640	209	113	99	97	231	10	35,395	16.75
1,507	467	664	428	342	486	210	340	198	49	35	475,166	17.00
698	393	313	215	133	213	136	161	37	86	5	29,805	17.25
54,278	304	335	877	182	172	111	62	29	22	9	130,793	17.50
2,544	133	113	155	235	51	80	44	88	164	0	23,373	17.75
7,241	254	446	144	229	97	192	85	39	11	42	74,358	18.00
772	167	99	94	47	37	41	64	324	64	3	74,101	18.25
1,241	366	236	227	245	141	164	139	51	36	1	27,914	18.50
526	142	146	209	169	70	47	21	53	25	1	23,962	18.75
298	136	114	148	87	348	94	43	13	16	18	36,546	19.00
192	222	164	130	182	111	71	37	32	10	2	15,378	19.25
371	259	173	207	159	78	89	83	31	8	1	16,130	19.50
532	208	349	144	155	80	54	30	11	27	6	38,092	19.75
443	268	151	117	53	32	32	28	16	9	2	37,590	20.00
225	271	70	87	66	28	29	39	43	15	130	31,960	20.25
161	102	87	100	107	27	88	4	16	16	107	13,250	20.50
531	398	169	213	164	57	37	26	44	5	0	37,841	20.75
7,001	90	81	64	44	60	54	37	25	17	3	19,281	21.00
312	225	117	88	47	26	46	10	21	359	2	14,975	21.25
476	256	188	411	156	129	51	28	7	23	0	24,407	21.50
234	104	67	588	105	21	13	16	14	22	0	29,973	21.75
308	79	122	102	130	25	22	4	33	11	4	28,506	22.00
221	219	65	24	47	89	47	13	15	6	3	9,183	22.25
284	498	64	51	1,378	24	141	19	17	23	4	22,235	22.50
219	53	176	78	289	27	2	39	88	14	1	9,206	22.75
205	113	71	71	43	38	23	17	40	24	0	21,450	23.00
292	120	85	71	40	74	31	12	13	35	12	26,376	23.25
132	242	359	46	39	7	23	10	10	3	0	17,317	23.50
311	63	931	51	61	40	25	5	11	23	0	6,853	23.75
226	32	54	73	9	43	16	14	15	15	1	17,463	24.00
222	62	127	89	83	48	10	39	8	31	0	7,277	24.25
305	57	95	82	40	16	194	18	7	2	0	4,679	24.50
271	111	69	80	56	57	40	10	17	13	113	4,578	24.75
1,697	581	740	585	551	343	172	75	109	59	36	301,791	25.00 & over
273,910	49,579	67,645	62,876	22,326	22,765	29,350	18,768	15,308	12,254	18,443	13,116,014	Total

3.8.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 31st March, 2025

(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	5,022,766	812,343	1,328,981	73,717	172	1,800	247,490	4,550,606	6,599,409	5,438,466
05.00	42,565	60,669	1,931	3,520	10	401	7,663	140,232	52,169	204,823
10.00	86,864	152,492	7,837	11,567	393	1,870	17,357	1,470,606	112,451	1,636,535
15.00	58,145	76,247	22,253	19,509	76	394	9,377	414,242	89,851	510,393
20.00	351,369	253,740	20,319	16,727	502	3,219	17,563	1,030,191	389,753	1,303,878
25.00	81,934	307,467	5,929	12,054	930	6,943	28,853	1,840,398	117,646	2,166,863
30.00	54,088	80,616	4,008	5,062	128	734	5,537	383,497	63,761	469,910
33.33	607	3,150	49	130	-	-	58	17,065	714	20,345
35.00	16,578	34,181	1,575	1,853	642	3,386	3,728	417,343	22,523	456,763
40.00	22,260	36,810	1,056	2,000	110	2,067	3,946	171,154	27,372	212,032
45.00	5,367	23,382	545	1,656	390	2,112	1,105	75,633	7,407	102,783
50.00	35,387	87,338	1,614	2,207	386	1,742	1,586	182,624	38,973	273,910
55.00	7,031	12,275	859	1,076	38	356	319	35,872	8,247	49,579
60.00	4,945	10,898	531	958	29	160	591	55,630	6,096	67,645
65.00	5,146	11,294	538	910	25	103	622	50,568	6,331	62,876
70.00	3,254	7,614	313	614	38	148	411	13,950	4,016	22,326
75.00	2,892	5,965	275	579	17	45	365	16,177	3,549	22,765
80.00	2,626	4,475	238	330	7	43	529	24,503	3,400	29,350
85.00	2,212	3,350	205	166	4	12	613	15,240	3,034	18,768
90.00	2,430	2,981	205	149	5	10	485	12,169	3,125	15,308
95.00	2,043	1,655	231	218	10	14	618	10,367	2,902	12,254
99.99	905	762	101	15	12	1	655	17,665	1,673	18,443
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st March, 2025

(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	193,867	108,037	340	287	-	-	194,207	108,324
05.00	-	-	12	21	-	-	12	21
10.00	-	-	-	-	-	-	-	-
15.00	-	-	52,912	12,289	-	-	52,912	12,289
20.00	-	-	316	625	-	-	316	625
25.00	-	-	2,674	2,880	-	-	2,674	2,880
35.00	-	-	8,876	6,461	-	-	8,876	6,461
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	580	592	-	-	580	592
99.99	-	-	-	-	-	-	-	-
Total	193,867	108,036.5	65,710	23,155.5	-	-	259,577	131,192.1
Weighted Average		-		22.41		-		3.96
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	43	1,902	-	-	43	1,902
05.00	-	-	80	2,401	-	-	80	2,401
10.00	3	1,870	28	1,902	-	-	31	3,772
15.00	-	-	2	549	-	-	2	549
20.00	-	-	352	7,244	-	-	352	7,244
25.00	3	798	30	1,357	-	-	33	2,155
35.00	8	1,040	57	11,315	-	-	65	12,355
45.00	2	291	26	6,160	-	-	28	6,451
55.00	-	-	15	2,522	-	-	15	2,522
65.00	-	-	2	890	-	-	2	890
75.00	1	425	1	20	-	-	2	445
85.00	-	-	-	-	-	-	-	-
95.00	1	10	-	-	-	-	1	10
99.99	-	-	-	-	-	-	-	-
Total	18	4,433.7	636	36,261.4	-	-	654	40,695.1
Weighted Average		26.00		28.83		-		28.52
Securities Shares and Other Financial Instruments - To Others								
00.00	6	6,879	38	59,888	-	-	44	66,767
05.00	-	-	50	149	-	-	50	149
10.00	6	54	53	4,019	-	-	59	4,073
15.00	-	-	5	693	-	-	5	693
20.00	2	754	42	11,070	-	-	44	11,824
25.00	12	10,054	35	2,376	-	-	47	12,429
35.00	8	785	79	161,060	-	-	87	161,845
45.00	3	2,505	23	1,676	-	-	26	4,181
55.00	2	12	18	3,472	-	-	20	3,483
65.00	-	-	5	7,251	-	-	5	7,251
75.00	-	-	-	-	-	-	-	-
85.00	-	-	1	2	-	-	1	2
95.00	-	-	-	-	-	-	-	-
99.99	-	-	18	107	-	-	18	107
Total	39	21,041.6	367	251,763.2	-	-	406	272,804.8
Weighted Average		18.76		26.28		-		25.70
Merchandise - Food Items								
00.00	145	37,579	2,830	253,140	-	-	2,975	290,719
05.00	-	-	989	9,604	-	-	989	9,604
10.00	7	1,455	2,533	109,648	-	-	2,540	111,103
15.00	6	1,264	778	25,102	-	-	784	26,366
20.00	244	6,727	855	85,848	-	-	1,099	92,575
25.00	398	68,396	1,774	56,942	-	-	2,172	125,338
35.00	43	2,710	470	36,107	-	-	513	38,816
45.00	25	1,093	299	17,197	-	-	324	18,290
55.00	115	69,006	124	53,007	-	-	239	122,013
65.00	-	-	156	8,674	-	-	156	8,674
75.00	4	210	45	1,702	-	-	49	1,912
85.00	8	274	63	856	-	-	71	1,129
95.00	-	-	45	838	-	-	45	838
99.99	-	-	11	1,959	-	-	11	1,959
Total	995	188,712.7	10,972	660,623.4	-	-	11,967	849,336.0
Weighted Average		29.12		15.38		-		18.43

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st March, 2025

(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	258	17,962	2,878	147,934	1	706	3,137	166,602
05.00	-	-	791	5,973	-	-	791	5,973
10.00	45	1,595	1,040	186,947	-	-	1,085	188,542
15.00	30	89	284	19,130	-	-	314	19,219
20.00	285	8,363	459	25,513	-	-	744	33,875
25.00	15,340	121,691	821	68,682	-	-	16,161	190,374
35.00	43	1,321	299	48,745	-	-	342	50,065
45.00	52	370	298	19,856	-	-	350	20,225
55.00	383	4,626	103	4,841	-	-	486	9,467
65.00	-	-	78	8,737	-	-	78	8,737
75.00	1	114	16	2,166	-	-	17	2,280
85.00	9	629	11	2,154	-	-	20	2,783
95.00	6	550	42	811	-	-	48	1,361
99.99	1	200	16	1,874	-	-	17	2,074
Total	16,453	157,509.1	7,136	543,362.0	1	706.5	23,590	701,577.6
Weighted Average		23.17		14.97		-		16.79
Merchandise - Finished/Manufactured Goods								
00.00	259	20,039	3,068	250,952	5	330	3,332	271,320
05.00	1	500	368	13,725	-	-	369	14,225
10.00	17	908	1,619	110,845	-	-	1,636	111,753
15.00	30	2,298	1,168	96,468	-	-	1,198	98,766
20.00	520	8,484	3,343	201,734	-	-	3,863	210,218
25.00	1,122	101,664	5,197	216,768	-	-	6,319	318,433
35.00	51	3,512	1,873	136,731	-	-	1,924	140,243
45.00	71	896	1,112	44,785	-	-	1,183	45,681
55.00	202	10,700	305	38,289	-	-	507	48,990
65.00	15	3,291	120	26,229	-	-	135	29,520
75.00	8	640	73	5,440	-	-	81	6,080
85.00	7	577	204	7,246	-	-	211	7,823
95.00	49	1,871	238	6,495	-	-	287	8,366
99.99	-	-	63	4,824	-	-	63	4,824
Total	2,352	155,381.4	18,751	1,160,530.0	5	329.7	21,108	1,316,241.1
Weighted Average		25.23		20.69		-		21.22
Fixed Assets Including Machinery								
00.00	10,065	109,678	60,539	201,888	42	117	70,646	311,683
05.00	11	298	3,263	21,945	-	-	3,274	22,242
10.00	448	2,762	57,664	295,127	5	4	58,117	297,893
15.00	9,912	32,636	8,833	66,942	-	-	18,745	99,578
20.00	10,690	50,593	22,178	242,555	2	1	32,870	293,148
25.00	6,494	126,692	44,790	730,925	2	993	51,286	858,610
35.00	38,443	23,989	19,392	128,800	-	-	57,835	152,789
45.00	11,372	6,887	12,079	86,730	-	-	23,451	93,617
55.00	4,128	6,563	19,375	46,894	-	-	23,503	53,456
65.00	166	1,377	9,345	29,978	-	-	9,511	31,355
75.00	114	3,122	5,546	11,763	-	-	5,660	14,885
85.00	49	503	4,532	16,010	-	-	4,581	16,513
95.00	67	2,151	3,259	2,584	-	-	3,326	4,735
99.99	9	86	426	507	-	-	435	593
Total	91,968	367,336.5	271,221	1,882,646.0	51	1,114.6	363,240	2,251,097.1
Weighted Average		18.06		22.07		22.32		21.42
Real Estate - Land								
00.00	2,503	61,652	73,248	241,333	-	-	75,751	302,986
05.00	1	3	386	3,638	-	-	387	3,641
10.00	22	321	3,540	33,774	-	-	3,562	34,095
15.00	432	917	5,051	149,106	-	-	5,483	150,023
20.00	159	5,295	7,705	78,946	-	-	7,864	84,241
25.00	4,067	52,972	8,295	173,829	2	408	12,364	227,209
35.00	557	4,752	8,584	108,113	2	20	9,143	112,885
45.00	1,144	3,948	2,023	22,264	-	-	3,167	26,211
55.00	328	9,692	15,391	29,948	-	-	15,719	39,640
65.00	40	113	706	5,284	-	-	746	5,397
75.00	46	153	333	3,207	-	-	379	3,360
85.00	63	629	311	4,355	-	-	374	4,984
95.00	46	146	511	2,991	-	-	557	3,137
99.99	16	7	140	1,677	-	-	156	1,684
Total	9,424	140,600.9	126,224	858,463.5	4	428.0	135,652	999,492.4
Weighted Average		16.53		18.38		25.47		18.13

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st March, 2025

(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	48,105	126,635	16,386	183,571	32	220	64,523	310,425
05.00	12	73	2,223	19,601	-	-	2,235	19,673
10.00	106	559	15,388	144,791	-	-	15,494	145,349
15.00	51	838	8,920	60,173	2	15	8,973	61,025
20.00	482	7,232	9,695	181,902	8	47	10,185	189,181
25.00	1,783	53,127	10,834	130,540	2	1,284	12,619	184,951
35.00	329	9,668	4,889	67,465	-	-	5,218	77,133
45.00	228	3,681	3,047	50,211	-	-	3,275	53,891
55.00	1,393	8,193	1,557	16,866	-	-	2,950	25,058
65.00	131	648	1,180	16,132	-	-	1,311	16,780
75.00	187	2,835	952	10,316	-	-	1,139	13,152
85.00	227	3,538	693	5,389	-	-	920	8,927
95.00	241	2,859	632	3,154	-	-	873	6,013
99.99	83	1,137	229	1,997	-	-	312	3,134
Total	53,358	221,021.1	76,625	892,106.6	44	1,565.7	130,027	1,114,693.4
Weighted Average		14.77		19.22		21.25		18.34
Against Fixed Deposits								
00.00	20	46	1,617	17,760	1	352	1,638	18,159
05.00	-	-	150	23,774	-	-	150	23,774
10.00	78	1,888	12,015	465,888	-	-	12,093	467,776
15.00	3	901	292	9,384	-	-	295	10,285
20.00	30	142	1,577	55,812	-	-	1,607	55,954
25.00	93	10,294	4,876	26,134	-	-	4,969	36,428
35.00	3	21	511	10,986	-	-	514	11,007
45.00	16	487	221	8,395	-	-	237	8,882
55.00	18	486	1,580	2,966	-	-	1,598	3,452
65.00	7	4	119	3,554	-	-	126	3,558
75.00	-	-	74	188	-	-	74	188
85.00	2	1	85	296	-	-	87	297
95.00	8	187	74	492	-	-	82	678
99.99	130	24	34	321	-	-	164	346
Total	408	14,482.5	23,225	625,949.3	1	352.5	23,634	640,784.3
Weighted Average		24.62		12.60		-		12.86
Against Insurance Policies								
00.00	-	-	4	1	-	-	4	1
05.00	-	-	4	9	-	-	4	9
10.00	-	-	1	3	-	-	1	3
15.00	-	-	-	-	-	-	-	-
20.00	-	-	2	3	-	-	2	3
25.00	-	-	24	231	-	-	24	231
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	-	-	48	396.0	-	-	48	396.0
Weighted Average		-		35.55		-		35.55
Other Secured Advances								
00.00	103	5,133	71,334	819,257	23	84,055	71,460	908,446
05.00	-	-	41,671	103,112	-	-	41,671	103,112
10.00	1	300	6,630	271,877	-	-	6,631	272,177
15.00	6	500	619	31,099	-	-	625	31,599
20.00	9	3,602	1,744	192,367	-	-	1,753	195,969
25.00	355	66,807	2,347	140,244	2	623	2,704	207,674
35.00	5	455	1,407	182,962	-	-	1,412	183,417
45.00	3	6	864	37,377	-	-	867	37,383
55.00	33	5,817	844	9,419	-	-	877	15,236
65.00	3	1,001	88	17,325	-	-	91	18,325
75.00	1	8	59	2,736	-	-	60	2,744
85.00	1	1	42	5,493	-	-	43	5,494
95.00	1	2	71	1,694	-	-	72	1,696
99.99	2	200	149	3,512	-	-	151	3,712
Total	523	83,831.1	127,869	1,818,472.2	25	84,678.1	128,417	1,986,981.5
Weighted Average		25.57		11.80		0.18		11.89

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks
As on 31st March, 2025

(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	283,795	927,588	14,207	1,379,284	118	48,936	298,120	2,355,809
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	283,795	927,588.4	14,207	1,379,284.5	118	48,935.8	298,120	2,355,808.6
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	521,324	62,505	5,005,131	250,894	-	-	5,526,455	313,400
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	521,324	62,505.3	5,005,131	250,894.3	-	-	5,526,455	313,399.6
Weighted Average		-		-		-		-
Grand Total	1,174,524	2,452,481	5,748,122	10,383,908	249	138,111	6,922,895	12,974,500
Weighted Average		11.54		14.86		0.61		14.08

Note(s)

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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									
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)
	Dec	15.38	11.56	12.93	12.25	12.53	13.54	13.12	13.16
2025		(15.38)	(11.41)	(12.29)	(12.06)	(12.58)	(12.54)	(15.74)	(13.53)
	Mar P	11.08	11.13	9.77	11.16	9.86	11.93	11.11	11.22
		(11.08)	(11.74)	(9.48)	(10.81)	(9.62)	(10.77)	(10.39)	(10.89)
Islamic Banking									
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)
	Dec	-	11.33	11.71	12.69	11.83	15.48	12.07	12.35
2025		-	(10.99)	(10.83)	(12.77)	(11.82)	(15.53)	(12.23)	(12.11)
	Mar P	-	12.12	10.29	12.55	11.35	13.17	11.54	11.58
		-	(12.17)	(10.04)	(12.58)	(11.27)	(13.17)	(11.11)	(11.47)
Overall Banking									
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)
	Dec	15.38	11.55	12.49	12.38	12.30	14.07	12.92	12.94
2025		(15.38)	(11.39)	(11.75)	(12.30)	(12.31)	(13.41)	(14.72)	(13.08)
	Mar P	11.08	11.21	9.97	11.59	10.35	12.20	11.26	11.33
		(11.08)	(11.80)	(9.67)	(11.49)	(10.18)	(11.40)	(10.63)	(11.08)

* Nature refers to Conventional/Islamic financing.

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

3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

Category of Financing	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,052	893,518	9,321	1,064,642	9,577	1,078,851
1.1. Export finance schemes	4,784	635,088	4,837	737,888	4,898	741,157
1.2. Others	4,268	258,430	4,484	326,754	4,679	337,694
2. Import financing	8,844	622,746	8,356	624,302	8,157	628,624
3. Government self employment schemes	49,734	53,390	52,722	70,383	53,333	75,145
4. Working capital/short term	2,542,642	4,864,995	2,937,808	7,687,525	5,914,914	5,747,888
4.1. Small Loans	862,747	363,969	1,470,249	445,433	4,432,582	480,928
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)	555	16,800	591	13,139	636	12,643
4.4. Others	1,678,928	3,474,015	1,466,674	6,039,376	1,481,381	4,332,327
4.5. Commodity Operations Financing	412	1,010,211	294	1,189,578	315	921,990
5. Fixed investment/long term	1,394,078	5,160,704	1,549,581	6,038,831	1,578,421	5,585,506
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,349	591,472	12,672	499,010	20,146	440,589
5.2. Financing Power Plants Using Renewable Energy	2,481	88,071	2,828	93,114	2,785	90,278
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	56	1,215	52	861	52	751
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,611	4,859	1,018	4,644	1,016	4,797
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	151	3,475	186	4,920	196	4,925
5.6. Small Loans	366,957	255,980	416,516	302,147	425,029	308,788
5.7. Others	877,037	3,446,596	983,098	4,328,421	997,822	3,987,066
5.8. Financing for Construction Purposes	116,678	683,078	123,085	691,955	122,697	638,189
5.9. SME Asaan Finance (SAAF) Scheme	6,343	23,913	9,743	34,183	8,292	31,604
5.10 Machinery	415	62,046	383	79,575	386	78,519
Total	4,004,350	11,595,353	4,557,788	15,485,684	7,564,402	13,116,014

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	6,883	653,850	7,082	778,320	7,485	792,796
1.1. Export finance schemes	2,903	417,378	3,016	483,572	3,174	491,033
1.2. Others	3,980	236,472	4,066	294,748	4,311	301,763
2. Import financing	8,111	583,370	7,714	586,023	7,524	594,742
3. Government self employment schemes	49,407	52,328	51,710	68,231	52,177	72,839
4. Working capital/short term	2,285,296	3,337,101	2,643,530	5,551,239	5,616,399	3,662,993
4.1. Small Loans	628,327	263,554	1,201,001	357,950	4,158,837	374,378
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)	489	13,080	587	13,129	622	12,631
4.4. Others	1,656,253	2,453,787	1,441,729	4,232,940	1,456,737	2,895,562
4.5. Commodity Operations Financing	227	606,679	213	947,220	203	380,421
5. Fixed investment/long term	1,141,821	3,638,635	1,293,127	4,342,738	1,314,554	3,846,195
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	19,353	422,425	9,636	344,778	17,154	308,960
5.2. Financing Power Plants Using Renewable Energy	1,896	55,344	2,151	59,772	2,107	58,133
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	32	821	29	575	29	494
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,591	4,588	989	4,370	982	4,485
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	128	1,886	142	2,326	153	2,314
5.6. Small Loans	290,211	170,221	337,861	185,317	344,046	184,715
5.7. Others	736,439	2,483,855	842,556	3,247,618	851,927	2,828,296
5.8. Financing for Construction Purposes	87,693	436,706	92,510	424,162	91,742	387,641
5.9. SME Asaan Finance (SAAF) Scheme	4,197	18,722	6,989	27,131	6,139	25,207
5.10 Machinery	281	44,067	264	46,689	275	45,950
Total	3,491,518	8,265,283	4,003,163	11,326,551	6,998,139	8,969,564

Note(s)

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3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,169	239,668	2,239	286,322	2,092	286,055
1.1. Export finance schemes	1,881	217,710	1,821	254,316	1,724	250,124
1.2. Others	288	21,958	418	32,006	368	35,931
2. Import financing	733	39,376	642	38,279	633	33,882
3. Government self employment schemes	327	1,062	1,012	2,153	1,156	2,307
4. Working capital/short term	257,346	1,527,894	294,278	2,136,286	298,515	2,084,895
4.1. Small Loans	234,420	100,415	269,248	87,483	273,745	106,549
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)	66	3,719	4	10	14	11
4.4. Others	22,675	1,020,228	24,945	1,806,435	24,644	1,436,765
4.5. Commodity Operations Financing	185	403,532	81	242,358	112	541,570
5. Fixed investment/long term	252,257	1,522,069	256,454	1,696,093	263,867	1,739,311
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,996	169,047	3,036	154,231	2,992	131,629
5.2. Financing Power Plants Using Renewable Energy	585	32,727	677	33,343	678	32,145
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID-19 (RFCC and IRFCC)	24	394	23	286	23	257
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	20	271	29	274	34	312
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	23	1,589	44	2,595	43	2,611
5.6. Small Loans	76,746	85,759	78,655	116,830	80,983	124,073
5.7. Others	140,598	962,741	140,542	1,080,803	145,895	1,158,770
5.8. Financing for Construction Purposes	28,985	246,372	30,575	267,793	30,955	250,549
5.9. SME Asaan Finance (SAAF) Scheme	2,146	5,190	2,754	7,052	2,153	6,397
5.10 Machinery	134	17,979	119	32,886	111	32,568
Total	512,832	3,330,070	554,625	4,159,133	566,263	4,146,450

3.11.3 Advances Classified by Category of Financing and Gender

All Banks
As on 31st March, 2025

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	902	41,047	26	1,609	10	622	8,639	1,035,573	9,577	1,078,851
1.1. Export finance schemes	508	24,124	13	1,383	7	122	4,370	715,528	4,898	741,157
1.2. Others	394	16,923	13	226	3	500	4,269	320,045	4,679	337,694
2. Import financing	675	12,525	103	785	2	27	7,377	615,287	8,157	628,624
3. Government self employment schemes	42,248	43,873	3,183	3,513	4	16	7,898	27,743	53,333	75,145
4. Working capital/short term	4,475,427	753,618	1,222,918	38,744	413	2,754	216,156	4,952,771	5,914,914	5,747,888
4.1. Small Loans	3,249,891	211,640	1,137,436	15,236	76	65	45,179	253,986	4,432,582	480,928
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)	63	272	76	44	-	-	497	12,326	636	12,643
4.4. Others	1,225,411	540,705	85,406	23,464	337	2,689	170,227	3,765,469	1,481,381	4,332,327
4.5. Commodity Operations Financing	62	1,001	-	-	-	-	253	920,990	315	921,990
5. Fixed investment/long term	1,292,162	1,138,641	173,363	110,365	3,495	22,141	109,401	4,314,359	1,578,421	5,585,506
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	293	3,217	8	33	5	-	19,840	437,339	20,146	440,589
5.2. Financing Power Plants Using Renewable Energy	584	1,176	35	72	8	11	2,158	89,020	2,785	90,278
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	66	-	-	-	-	47	685	52	751
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	234	1,177	569	423	2	10	211	3,187	1,016	4,797
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	55	937	-	-	1	27	140	3,961	196	4,925
5.6. Small Loans	335,586	166,562	55,682	17,629	618	1,408	33,143	123,189	425,029	308,788
5.7. Others	848,166	544,618	98,736	51,033	381	1,427	50,539	3,389,989	997,822	3,987,066
5.8. Financing for Construction Purposes	100,543	396,485	18,119	40,343	2,480	19,259	1,555	182,102	122,697	638,189
5.9. SME Asan Finance (SAAF) Scheme	6,670	24,375	213	828	-	-	1,409	6,401	8,292	31,604
5.10 Machinery	26	28	1	4	-	-	359	78,487	386	78,519
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Note(s)

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Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Mar-24				Dec-24				Mar-25 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	-	-	447	447	-	-	1,315	1,315	-	-	-	-
2. DOMESTIC CONSTITUENTS	104,205	40,059	217,101	361,365	90,399	33,762	239,211	363,372	107,655	38,790	244,910	391,355
I. GOVERNMENT	-	363	-	363	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	2,985	269	0	3,254	-	-	0	0	2,070	-	0	2,070
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	101,220	39,427	217,101	357,748	90,399	33,758	239,211	363,368	105,484	38,787	244,910	389,182
A. Agriculture, forestry and fishing	55	33	552	640	93	5	632	730	18	-	745	763
B. Mining and quarrying	-	2,004	445	2,449	-	1,322	139	1,461	-	1,322	-	1,322
C. Manufacturing	67,329	31,194	191,946	290,470	58,776	27,062	218,100	303,939	68,225	31,578	224,655	324,458
1 - Manufacture of food products	11,736	5,059	11,778	28,574	10,014	4,159	17,365	31,538	11,910	7,290	14,199	33,399
2 - Manufacture of beverages	973	465	10	1,448	100	472	3	575	100	465	8	573
3 - Manufacture of textiles	38,133	6,326	150,166	194,625	32,145	8,956	164,627	205,729	38,165	11,390	171,361	220,917
4 - Manufacture of wearing apparel	517	1,611	20,351	22,479	787	1,608	25,012	27,408	1,520	2,144	27,527	31,191
5 - Manufacture of leather and related products	21	1,788	4,289	6,098	4	1,811	2,781	4,597	15	1,387	3,202	4,604
6 - Manufacture of paper and paper products	25	406	24	455	-	384	308	691	-	314	301	614
7 - Manufacture of coke and refined petroleum products	1,114	6,562	-	7,676	396	892	-	1,288	1,196	785	-	1,981
8 - Manufacture of chemicals and chemical products	10,936	2,151	230	13,317	6,824	1,897	1,428	10,149	9,944	1,297	409	11,651
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	92	133	165	389	73	752	227	1,051	93	466	239	798
10 - Manufacture of rubber and plastics products	20	1,177	1,473	2,670	245	1,664	2,032	3,940	222	481	2,324	3,027
11 - Manufacture of other non-metallic mineral products	20	1,808	592	2,420	33	95	1,230	1,358	-	345	1,304	1,648
12 - Manufacture of basic metals	235	884	431	1,550	208	1,713	-	1,921	501	2,905	139	3,545
13. Manufacture of fabricated metal products, except machinery and equipment	180	183	-	363	217	0	-	217	211	92	55	358
14 - Manufacture of computer, electronic and optical products	134	19	66	220	55	19	72	146	55	8	65	128
15 - Manufacture of electrical equipment	100	689	78	867	434	1,048	137	1,620	355	589	137	1,081
16 - Manufacture of machinery and equipment	0	64	303	367	15	47	312	374	-	62	317	379
17 - Manufacture of motor vehicles, trailers and semi-trailers	361	1,447	233	2,041	383	1,414	-	1,797	379	1,433	-	1,812
18 - Manufacture of furniture	10	136	-	146	10	19	-	29	-	-	-	-
19. Other manufacturing n.e.s	2,723	284	1,758	4,765	6,832	112	2,566	9,511	3,558	125	3,069	6,752
D. Electricity, gas, steam and air conditioning supply	1,489	449	265	2,203	121	-	265	386	125	-	265	390
E. Water supply; sewerage, waste management and remediation activities	-	800	-	800	-	-	-	-	24	40	-	64
F. Construction	-	71	-	71	-	-	-	-	27	159	-	186
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	14,816	2,505	22,583	39,903	7,915	4,901	17,909	30,725	10,697	4,454	17,750	32,901
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	427	31	458	-	170	31	202
2 - Wholesale trade, except of motor vehicles and motorcycles	4,310	2,118	4,793	11,222	3,473	4,157	3,267	10,897	2,894	3,937	2,478	9,309
3 - Retail trade, except of motor vehicles and motorcycles	10,505	386	17,758	28,650	4,442	317	14,611	19,370	7,803	346	15,241	23,390
H. Transportation and storage	39	1,772	168	1,979	7	1	135	143	6	631	155	791
I. Accommodation and food service activities	0	115	-	115	-	115	-	115	-	115	-	115
J. Information and communication	11,187	101	222	11,510	19,830	101	271	20,203	22,394	89	188	22,671
K. Real estate activities	-	-	22	22	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	223	262	205	689	681	56	283	1,020	191	354	140	684
M. Administrative and support service activities	1,544	84	666	2,295	1,194	105	1,019	2,317	3,438	7	959	4,404
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	90	-	90	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	4,539	32	27	4,597	1,781	1	457	2,239	440	35	53	528
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	4	-	4	-	3	-	3
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	104,205	40,059	217,548	361,812	90,399	33,762	240,525	364,686	107,655	38,790	244,910	391,355

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Mar-24				Dec-24				Mar-25 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	28,485	10,742	8,548	47,774	20,781	8,888	12,277	41,945	29,605	6,750	10,312	46,667
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	2,985	269	-	3,254	-	-	-	-	194	-	-	194
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	25,499	10,473	8,548	44,520	20,781	8,888	12,277	41,945	29,412	6,750	10,312	46,474
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	21,803	9,014	7,971	38,788	17,091	7,025	11,907	36,023	21,783	5,148	10,087	37,018
1 - Manufacture of food products	1,752	-	2	1,754	1,915	-	468	2,383	3,181	-	275	3,457
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	11,018	804	6,657	18,478	10,076	3,291	8,538	21,906	12,732	2,490	7,422	22,644
4 - Manufacture of wearing apparel	121	-	501	622	91	-	977	1,068	266	-	394	660
5 - Manufacture of leather and related products	4	1,323	81	1,408	4	1,215	118	1,337	15	840	105	961
6 - Manufacture of paper and paper products	-	215	24	239	-	188	308	496	-	184	301	484
7 - Manufacture of coke and refined petroleum products	1,114	4,459	-	5,573	396	812	-	1,208	1,196	476	-	1,671
8 - Manufacture of chemicals and chemical products	7,675	-	-	7,675	4,474	393	-	4,866	4,283	246	-	4,529
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	45	-	45	-	441	-	441	-	245	-	245
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	1,722	589	2,311	-	95	1,190	1,286	-	93	1,304	1,397
12 - Manufacture of basic metals	-	0	-	0	-	143	-	143	-	140	-	140
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	19	-	29	10	19	-	29	10	8	-	18
15 - Manufacture of electrical equipment	100	-	33	133	100	-	35	135	100	-	35	135
16 - Manufacture of machinery and equipment	-	-	-	-	15	-	-	15	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	10	-	-	10	10	-	-	10	-	-	-	-
19. Other manufacturing n.e.s	-	-	84	84	-	-	272	272	-	-	251	251
D. Electricity, gas, steam and air conditioning supply	125	-	-	125	121	-	-	121	125	-	-	125
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	540	138	550	1,228	672	541	369	1,583	272	279	225	776
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	426	-	426	-	166	-	166
2 - Wholesale trade, except of motor vehicles and motorcycles	540	93	550	1,183	672	71	369	1,112	254	69	225	549
3 - Retail trade, except of motor vehicles and motorcycles	0	45	-	45	0	45	-	45	17	45	-	62
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,537	-	-	2,537	2,537	-	-	2,537	6,903	-	-	6,903
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	494	-	-	494	360	-	-	360	329	-	-	329
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	27	27	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	28,485	10,742	8,548	47,774	20,781	8,888	12,277	41,945	29,605	6,750	10,312	46,667

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Mar-24				Dec-24				Mar-25 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	-	-	447	447	-	-	1,315	1,315	-	-	-	-
2. DOMESTIC CONSTITUENTS	63,856	29,317	208,488	301,661	56,934	24,875	226,868	308,677	67,685	32,040	234,532	334,258
I. GOVERNMENT	-	363	-	363	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	0	0	-	-	0	0	1,877	-	0	1,877
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	63,856	28,954	208,488	301,298	56,934	24,871	226,868	308,673	65,708	32,038	234,532	332,278
A. Agriculture, forestry and fishing	55	33	552	640	93	5	632	730	18	-	745	763
B. Mining and quarrying	-	683	445	1,127	-	-	139	139	-	-	-	-
C. Manufacturing	33,862	22,181	183,910	239,952	29,082	20,038	206,127	255,247	36,180	26,430	214,503	277,112
1 - Manufacture of food products	1,587	5,059	11,776	18,422	1,955	4,159	16,897	23,010	1,540	7,290	13,924	22,754
2 - Manufacture of beverages	100	465	10	575	100	472	3	575	100	465	8	573
3 - Manufacture of textiles	27,115	5,523	143,444	176,082	22,069	5,664	156,023	183,757	25,433	8,900	163,873	198,207
4 - Manufacture of wearing apparel	396	1,611	19,850	21,857	696	1,608	24,035	26,340	1,254	2,144	27,133	30,531
5 - Manufacture of leather and related products	17	465	4,208	4,690	-	596	2,664	3,259	-	546	3,097	3,643
6 - Manufacture of paper and paper products	25	191	-	216	-	196	-	196	-	130	-	130
7 - Manufacture of coke and refined petroleum products	-	2,103	-	2,103	-	79	-	79	-	309	-	309
8 - Manufacture of chemicals and chemical products	3,219	2,151	230	5,601	2,308	1,505	1,428	5,240	5,623	1,052	409	7,084
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	92	88	165	344	73	311	227	611	93	220	239	552
10 - Manufacture of rubber and plastics products	20	1,177	1,473	2,670	245	1,664	2,032	3,940	222	481	2,324	3,027
11 - Manufacture of other non-metallic mineral products	20	86	3	109	33	-	39	72	-	251	-	251
12 - Manufacture of basic metals	235	883	431	1,550	208	1,569	-	1,778	501	2,765	139	3,405
13. Manufacture of fabricated metal products, except machinery and equipment	180	183	-	363	217	0	-	217	211	92	55	358
14 - Manufacture of computer, electronic and optical products	124	-	66	190	45	-	72	117	45	-	65	110
15 - Manufacture of electrical equipment	-	689	45	734	334	1,048	102	1,484	255	589	102	946
16 - Manufacture of machinery and equipment	0	64	303	367	-	47	312	359	-	62	317	379
17 - Manufacture of motor vehicles, trailers and semi-trailers	361	1,021	233	1,614	383	988	-	1,371	379	1,007	-	1,386
18 - Manufacture of furniture	-	136	-	136	-	19	-	19	-	-	-	-
19. Other manufacturing n.e.s	371	284	1,674	2,329	416	112	2,294	2,823	524	125	2,818	3,466
D. Electricity, gas, steam and air conditioning supply	1,364	449	265	2,078	-	-	265	265	-	-	265	265
E. Water supply; sewerage, waste management and remediation activities	-	800	-	800	-	-	-	-	24	40	-	64
F. Construction	-	71	-	71	-	-	-	-	27	159	-	186
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	14,276	2,367	22,033	38,676	7,243	4,360	17,540	29,142	10,425	4,174	17,525	32,124
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	1	31	32	-	5	31	36
2 - Wholesale trade, except of motor vehicles and motorcycles	3,770	2,025	4,244	10,039	2,801	4,086	2,897	9,785	2,640	3,868	2,253	8,760
3 - Retail trade, except of motor vehicles and motorcycles	10,505	341	17,758	28,605	4,442	272	14,611	19,325	7,786	301	15,241	23,328
H. Transportation and storage	39	1,772	168	1,979	7	1	135	143	6	631	155	791
I. Accommodation and food service activities	0	115	-	115	-	115	-	115	-	115	-	115
J. Information and communication	8,449	101	222	8,772	17,213	101	271	17,586	15,388	89	188	15,665
K. Real estate activities	-	-	22	22	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	223	262	205	689	681	56	283	1,020	191	354	140	684
M. Administrative and support service activities	1,051	84	666	1,801	834	105	1,019	1,957	3,109	7	959	4,075
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	90	-	90	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	4,539	32	-	4,571	1,781	1	457	2,239	440	35	53	528
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	4	-	4	-	3	-	3
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	63,856	29,317	208,935	302,108	56,934	24,875	228,183	309,992	67,685	32,040	234,532	334,258

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Mar-24				Dec-24				Mar-25 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	11,865	-	66	11,930	12,684	-	66	12,749	10,365	-	66	10,430
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	11,865	-	66	11,930	12,684	-	66	12,749	10,365	-	66	10,430
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	11,664	-	66	11,729	12,604	-	66	12,669	10,262	-	66	10,327
1 - Manufacture of food products	8,398	-	-	8,398	6,145	-	-	6,145	7,189	-	-	7,189
2 - Manufacture of beverages	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	41	-	-	41	42	-	-	42	39	-	-	39
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	2,352	-	-	2,352	6,416	-	-	6,416	3,035	-	-	3,035
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	201	-	-	201	80	-	-	80	103	-	-	103
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	11,865	-	66	11,930	12,684	-	66	12,749	10,365	-	66	10,430

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Mar-24			Dec-24			Mar-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	21,168,422	22,294,028	21,850,661	23,048,415	22,407,111	23,841,256	25,057,240	26,751,313	26,776,944
1) Treasury Bills	5,661,935	6,315,620	5,731,484	4,617,759	5,022,862	4,841,238	4,451,841	4,764,131	4,523,251
2) Pakistan Investment Bonds (PIBs)	15,490,073	15,961,190	16,102,296	18,428,045	17,381,638	18,997,359	20,594,557	21,976,437	22,242,750
a. Fixed Rate	4,844,645	5,108,377	5,008,679	5,520,242	4,085,162	5,881,187	7,465,273	8,421,520	8,896,724
b. Floating Rate	10,645,428	10,852,814	11,093,618	12,907,803	13,296,475	13,116,172	13,129,284	13,554,917	13,346,026
3) Others	16,414	17,217	16,880	2,611	2,611	2,659	10,842	10,744	10,943
II. Provincial Government	0	0	0	866	866	877	866	866	902
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	440,609	322,669	456,908	447,528	304,940	564,338	474,949	326,393	576,964
1) Quoted On The Stock Exchange	232,229	124,346	239,685	217,178	80,813	338,094	228,968	86,108	335,332
of which:									
Financial Institutions	21,303	15,764	31,426	21,401	15,766	31,598	26,169	16,092	32,719
NFPSEs	26,993	10,062	25,884	34,081	9,540	66,944	38,663	10,647	65,945
Private Sector	106,447	37,837	139,380	123,046	39,696	191,240	124,803	43,357	188,534
2) Unquoted On The Stock Exchange	208,380	198,323	217,224	230,351	224,127	226,244	245,981	240,285	241,631
of which:									
Financial Institutions	33,953	28,103	36,103	47,414	42,725	47,035	46,818	42,310	48,217
NFPSEs	105,355	105,248	105,355	31,402	31,277	31,352	42,317	42,202	42,267
Private Sector	6,369	4,436	9,380	10,377	8,706	9,711	12,444	11,119	10,024
V. DEBENTURES	3	3	3	2	2	2	2	2	2
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	5	5	5	1	5	5	5	5
VIII. TERM FINANCE CERTIFICATES	100,905	103,099	102,023	98,843	101,234	103,612	98,076	99,025	89,660
IX. MUTUAL FUNDS	16,248	12,122	14,008	23,005	13,717	25,782	14,699	13,335	15,584
X. OTHERS	6,876	6,876	7,408	953	953	953	484	484	484
XI. Islamic Banking Products - Investments	4,637,556	4,636,245	4,952,765	5,299,459	5,271,899	5,495,305	5,773,420	5,551,078	6,038,877
a. Government Islamic Securities	4,093,235	4,094,893	4,290,012	4,782,813	4,754,664	4,957,665	5,086,653	4,859,932	5,502,136
1. GOP Ijara Sukuk	4,051,712	4,050,943	4,247,573	4,656,841	4,629,040	4,829,692	4,977,179	4,746,882	5,389,120
a. Variable Rental Rate	2,743,846	2,736,796	2,875,475	3,257,356	3,224,741	3,334,242	3,875,096	3,403,554	4,253,213
b. Fixed Rental Rate	1,307,867	1,314,146	1,372,098	1,399,485	1,404,299	1,495,450	1,102,083	1,343,329	1,135,907
2. Bai Muajjal - Government	-	-	-	93,861	93,861	95,629	93,861	93,861	96,605
3. Islamic Naya Pakistan Certificate	41,523	43,950	42,439	32,111	31,764	32,344	15,613	19,189	16,410
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	502,414	499,385	614,991	504,864	505,409	525,799	482,042	481,730	500,288
1) Diminishing Musharaka Sukuk	147,975	144,609	155,487	161,098	161,187	164,959	143,743	142,163	148,670
2) Ijarah Sukuk	190,192	187,699	289,688	193,333	191,604	206,386	187,164	185,354	195,884
3) Modaraba Sukuk	12,356	12,366	12,822	10,713	10,732	10,914	9,234	9,234	9,619
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	151,891	154,712	156,993	139,720	141,885	143,540	141,901	144,979	146,115
c. Wakala Placements	1,977	1,977	1,977	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,997	8,997	9,380	6,105	6,105	6,209	6,605	6,605	6,830
h. Other Islamic Mode of Investments	30,933	30,994	36,406	5,678	5,721	5,631	198,120	202,811	29,623
Total	26,370,625	27,375,048	27,383,782	28,919,078	28,100,723	30,032,130	31,419,743	32,742,502	33,499,421

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Mar-24			Dec-24			Mar-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	5,839,532	6,190,915	5,992,602	6,152,868	6,513,317	6,477,700	5,363,081	6,361,657	6,469,132
1) Treasury Bills	1,029,202	1,243,200	1,086,367	1,577,365	1,786,314	1,782,834	1,549,050	1,741,687	1,636,799
2) Pakistan Investment Bonds (PIBs)	4,810,330	4,947,715	4,906,235	4,575,503	4,727,003	4,694,865	3,814,031	4,619,970	4,832,333
a. Fixed Rate	901,147	964,672	904,270	868,680	944,885	5,881,187	2,472,923	3,264,790	3,436,719
b. Floating Rate	3,909,184	3,983,043	4,001,965	3,706,824	3,782,118	3,784,317	1,341,109	1,355,180	1,395,615
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	120,347	50,362	93,050	75,733	8,396	129,974	81,346	8,565	130,525
1) Quoted On The Stock Exchange	110,086	47,407	77,706	65,871	3,611	120,645	71,483	3,790	118,535
of which:									
Financial Institutions	3,164	1,333	5,448	2,389	595	2,599	5,451	517	5,142
NFPSEs	9,352	192	6,183	12,801	857	34,140	13,910	661	30,638
Private Sector	42,933	1,175	60,597	42,958	1,768	73,467	45,138	2,109	73,844
2) Unquoted On The Stock Exchange	10,261	2,955	15,344	9,862	4,785	9,329	9,862	4,775	11,990
of which:									
Financial Institutions	5,935	2,785	8,005	7,739	4,536	7,322	7,739	4,526	9,098
NFPSEs	108	1	108	120	1	120	108	1	108
Private Sector	1,784	142	4,797	1,943	223	1,826	1,943	223	2,712
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	34,023	34,475	31,498	31,840	32,385	32,697	31,827	31,921	19,617
IX. MUTUAL FUNDS	3,486	93	93	6,543	93	8,258	165	165	335
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	191,522	192,796	190,867	282,489	272,750	293,672	389,562	379,889	397,909
a. Government Islamic Securities	146,509	146,675	141,902	242,460	231,865	252,039	178,463	161,957	353,995
1. GOP Ijara Sukuk	142,773	142,940	137,992	239,885	229,290	249,419	177,225	160,720	352,702
a. Variable Rental Rate	79,606	79,590	83,417	116,278	102,940	121,382	138,998	125,870	313,557
b. Fixed Rental Rate	63,168	63,350	54,575	123,607	126,350	128,037	38,227	34,850	39,145
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	3,736	3,736	3,909	2,575	2,575	2,621	1,238	1,238	1,293
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	23,862	24,970	22,237	39,941	40,797	41,545	16,811	18,987	18,100
1) Diminishing Musharaka Sukuk	4,907	4,907	5,160	21,442	21,447	21,969	3,692	3,693	3,867
2) Ijarah Sukuk	150	150	162	6,000	6,000	6,477	-	-	-
3) Modaraba Sukuk	2,544	2,544	2,644	2,621	2,624	2,748	776	776	807
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	16,261	17,369	14,271	9,878	10,726	10,350	12,343	14,518	13,426
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	21,062	21,062	26,640	-	-	-	194,200	198,857	25,726
Total	6,188,911	6,468,642	6,308,112	6,549,475	6,826,942	6,942,303	5,865,982	6,782,199	7,017,520

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Mar-24			Dec-24			Mar-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	14,375,122	15,141,215	14,907,553	15,874,831	14,789,329	16,339,322	18,667,211	19,296,648	19,281,796
1) Treasury Bills	3,691,021	4,123,023	3,706,798	2,089,908	2,201,323	2,104,602	1,961,567	2,011,693	1,946,237
2) Pakistan Investment Bonds (PIBs)	10,667,687	11,000,975	11,183,874	13,782,312	12,585,395	14,232,060	16,694,802	17,274,211	17,324,616
a. Fixed Rate	3,931,443	4,131,204	4,092,221	4,646,668	3,135,277	5,881,187	4,972,744	5,137,714	5,440,322
b. Floating Rate	6,736,244	6,869,771	7,091,653	9,135,644	9,450,117	9,266,519	11,722,058	12,136,497	11,884,294
3) Others	16,414	17,217	16,880	2,611	2,611	2,659	10,842	10,744	10,943
II. Provincial Government	0	0	0	866	866	877	866	866	902
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	320,261	272,307	363,858	371,795	296,544	434,364	393,604	317,828	446,439
1) Quoted On The Stock Exchange	122,143	76,939	161,978	151,306	77,201	217,449	157,485	82,318	216,797
of which:									
Financial Institutions	18,139	14,431	25,978	19,012	15,170	28,998	20,718	15,574	27,578
NFPSEs	17,641	9,870	19,701	21,280	8,683	32,805	24,753	9,986	35,307
Private Sector	63,514	36,662	78,784	80,088	37,928	117,773	79,666	41,248	114,689
2) Unquoted On The Stock Exchange	198,119	195,369	201,880	220,489	219,343	216,915	236,119	235,510	229,641
of which:									
Financial Institutions	28,019	25,318	28,098	39,675	38,189	39,713	39,078	37,783	39,120
NFPSEs	105,248	105,247	105,248	31,282	31,276	31,232	42,210	42,201	42,160
Private Sector	4,585	4,294	4,583	8,435	8,483	7,884	10,501	10,896	7,312
V. DEBENTURES	3	3	3	2	2	2	2	2	2
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	4	4	4	-	4	4	4	4
VIII. TERM FINANCE CERTIFICATES	66,882	68,625	70,525	67,003	68,849	70,914	66,249	67,104	70,043
IX. MUTUAL FUNDS	12,762	12,029	13,914	16,462	13,624	17,524	14,534	13,170	15,249
X. OTHERS	6,875	6,875	7,408	952	952	952	483	483	483
XI. Islamic Banking Products - Investments	4,446,034	4,443,449	4,761,898	5,016,970	4,999,149	5,201,633	5,383,858	5,171,189	5,640,967
a. Government Islamic Securities	3,946,726	3,948,218	4,148,110	4,540,353	4,522,799	4,705,626	4,908,190	4,697,974	5,148,141
1. GOP Ijara Sukuk	3,908,939	3,908,003	4,109,581	4,416,956	4,399,750	4,580,273	4,799,954	4,586,163	5,036,418
a. Variable Rental Rate	2,664,240	2,657,207	2,792,058	3,141,078	3,121,801	3,212,860	3,736,098	3,277,684	3,939,656
b. Fixed Rental Rate	1,244,699	1,250,796	1,317,522	1,275,878	1,277,949	1,367,414	1,063,856	1,308,479	1,096,762
2. Bai Muajjal - Government	-	-	-	93,861	93,861	95,629	93,861	93,861	96,605
3. Islamic Naya Pakistan Certificate	37,787	40,215	38,529	29,536	29,188	29,724	14,376	17,951	15,117
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	478,552	474,415	592,753	464,923	464,612	484,254	465,231	462,743	482,187
1) Diminishing Musharaka Sukuk	143,068	139,702	150,327	139,655	139,740	142,990	140,051	138,470	144,803
2) Ijarah Sukuk	190,042	187,549	289,527	187,333	185,604	199,909	187,164	185,354	195,884
3) Modaraba Sukuk	9,812	9,821	10,178	8,092	8,108	8,166	8,458	8,458	8,813
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	135,630	137,343	142,722	129,842	131,159	133,190	129,558	130,461	132,689
c. Wakala Placements	1,977	1,977	1,977	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,909	8,909	9,292	6,017	6,017	6,121	6,517	6,517	6,742
h. Other Islamic Mode of Investments	9,871	9,931	9,766	5,678	5,721	5,631	3,920	3,955	3,897
Total	19,227,946	19,944,508	20,125,164	21,348,887	20,169,316	22,065,593	24,526,812	24,867,296	25,455,886

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Mar-24			Dec-24			Mar-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	953,768	961,897	950,506	1,020,716	1,104,464	1,024,235	1,026,948	1,093,008	1,026,016
1) Treasury Bills	941,713	949,397	938,319	950,486	1,035,225	953,801	941,224	1,010,752	940,215
2) Pakistan Investment Bonds (PIBs)	12,055	12,500	12,187	70,230	69,240	70,434	85,724	82,256	85,801
a. Fixed Rate	12,055	12,500	12,187	4,894	5,000	5,881,187	19,607	19,017	19,684
b. Floating Rate	-	-	-	65,336	64,240	65,336	66,117	63,240	66,117
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	953,768	961,897	950,506	1,020,716	1,104,464	1,024,235	1,026,948	1,093,008	1,026,016

5.2 Classification of Investments in

All
As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 months	For above 3 months but <= 6 months	For above 6 months but <= 1 year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	285,406	1,202,122	416,876	2,421,499	1,439,452	2,186,962	1,538,279	4,851,329
1) Treasury Bills	284,066	1,202,122	416,876	2,411,897	208,291	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	1,231,161	2,186,962	1,538,279	4,851,329
a. Fixed Rate	-	-	-	-	754,629	1,153,364	1,171,366	1,835,913
b. Floating Rate	-	-	-	-	476,532	1,033,598	366,913	3,015,416
3) Others	1,340	-	-	9,603	-	-	-	-
II. Provincial Government	0	-	-	-	-	902	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	60,894	10	1,791	24,865	3,000	-	-	-
1) Quoted On The Stock Exchange	49,841	10	1,319	24,846	-	-	-	-
Financial Institutions	3,989	-	-	2,878	-	-	-	-
NFPSEs	8,619	-	656	4,492	-	-	-	-
Private Sector	29,318	10	663	16,216	-	-	-	-
2) Unquoted On The Stock Exchange	11,054	-	472	19	3,000	-	-	-
Financial Institutions	6,910	-	218	18	3,000	-	-	-
NFPSEs	3,967	-	-	-	-	-	-	-
Private Sector	139	-	173	1	-	-	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,384	1,103	626	9,262	166	4,678	5,093	2,329
IX. MUTUAL FUNDS	3,459	-	-	2	6,395	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	11,195	16,490	8,450	59,044	741,651	564,147	494,401	243,752
a. Government Islamic Securities	10,672	12,929	8,450	59,044	723,420	501,001	491,619	226,696
1) GOP Ijara Sukuk	3,141	12,929	8,450	59,044	723,420	426,504	490,326	226,696
a. Variable Rental Rate	3,141	-	-	30,482	231,162	408,435	317,146	165,150
b. Fixed Rental Rate	-	12,929	8,450	28,562	492,258	18,069	173,180	61,546
2) Bai Muajjal - Government	-	-	-	-	-	73,081	-	-
3) Islamic Naya Pakistan Certificate	7,532	-	-	-	-	1,416	1,293	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	522	-	-	-	2,796	52,855	2,782	17,056
1) Diminishing Musharaka Sukuk	522	-	-	-	37	37,092	896	1,313
2) Ijarah Sukuk	-	-	-	-	-	9,296	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,054	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	2,759	4,414	1,886	15,743
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	3,561	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	15,435	10,290	-	-
Total	362,340	1,219,726	427,743	2,514,674	2,190,669	2,756,689	2,037,773	5,097,410

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

March, 2025

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
2,923,719	6,181,691	3,257,072	30,750	41,787	-	-	-	26,776,944
-	-	-	-	-	-	-	-	4,523,251
2,923,719	6,181,691	3,257,072	30,750	41,787	-	-	-	22,242,750
884,443	2,285,924	738,549	30,750	41,787	-	-	-	8,896,724
2,039,276	3,895,767	2,518,523	-	-	-	-	-	13,346,026
-	-	-	-	-	-	-	-	10,943
-	-	-	-	-	-	-	-	902
-	-	-	-	-	-	-	-	-
300	6,621	126,781	-	4,085	-	161,133	187,483	576,964
-	0	18,680	-	3,324	-	112,950	124,362	335,332
-	-	218	-	10	-	6,373	19,251	32,719
-	-	4,049	-	178	-	24,221	23,730	65,945
-	0	14,342	-	1,627	-	56,992	69,366	188,534
300	6,621	108,101	-	760	-	48,183	63,121	241,631
300	4,371	618	-	750	-	5,436	26,596	48,217
-	-	6	-	7	-	38,268	19	42,267
-	2,251	112	-	-	-	4,447	2,902	10,024
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
5,034	30,430	9,482	10,279	892	2,644	4,802	1,454	89,660
-	-	3,397	-	-	-	800	1,530	15,584
-	-	483	-	-	-	-	-	484
3,367,100	216,222	281,835	2,715	1,233	332	26,742	3,566	6,038,877
3,302,283	91,529	46,215	-	-	-	26,186	2,091	5,502,136
3,300,866	91,529	46,215	-	-	-	-	-	5,389,120
2,966,629	91,529	39,539	-	-	-	-	-	4,253,213
334,237	-	6,675	-	-	-	-	-	1,135,907
-	-	-	-	-	-	23,524	-	96,605
1,417	-	-	-	-	-	2,662	2,091	16,410
-	-	-	-	-	-	-	-	-
61,948	123,665	232,509	2,715	1,145	332	557	1,405	500,288
4,832	14,591	88,896	-	-	-	-	490	148,670
-	47,970	135,952	2,665	-	-	-	-	195,884
2,142	4,100	54	-	-	101	253	915	9,619
-	-	-	-	-	-	-	-	-
54,975	57,003	7,607	50	1,145	230	304	-	146,115
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	3,111	-	88	-	-	70	6,830
2,869	1,028	-	-	-	-	-	-	29,623
6,296,154	6,434,964	3,679,052	43,745	47,997	2,976	193,477	194,034	33,499,421

5.2.1 Classification of Investments in
Public Sector
As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	60,398	325,000	268,024	983,376	710,290	889,172	625,386	1,367,591
1) Treasury Bills	60,398	325,000	268,024	983,376	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	710,290	889,172	625,386	1,367,591
a. Fixed Rate	-	-	-	-	654,648	423,894	625,386	727,353
b. Floating Rate	-	-	-	-	55,642	465,278	-	640,238
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	12,136	10	-	24,865	-	-	-	-
1) Quoted On The Stock Exchange	8,004	10	-	24,846	-	-	-	-
Financial Institutions	237	-	-	2,878	-	-	-	-
NFPSEs	1,925	-	-	4,492	-	-	-	-
Private Sector	5,324	10	-	16,216	-	-	-	-
2) Unquoted On The Stock Exchange	4,132	-	-	19	-	-	-	-
Financial Institutions	4,016	-	-	18	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	79	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	374	-	121	-	-	-	1,242	1,948
IX. MUTUAL FUNDS	333	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	11,548	59,579	132,288	1,527	85,226
a. Government Islamic Securities	-	-	-	11,548	42,274	120,687	1,293	85,126
1) GOP Ijara Sukuk	-	-	-	11,548	42,274	120,687	-	85,126
a. Variable Rental Rate	-	-	-	-	42,274	112,687	-	69,766
b. Fixed Rental Rate	-	-	-	11,548	-	8,000	-	15,359
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	1,293	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	1,869	1,311	234	100
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	100
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	1,869	1,311	234	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	15,435	10,290	-	-
Total	73,241	325,010	268,144	1,019,793	769,869	1,021,460	628,155	1,454,765

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

March, 2025

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
448,631	509,357	276,185	-	5,720	-	-	-	6,469,132
-	-	-	-	-	-	-	-	1,636,799
448,631	509,357	276,185	-	5,720	-	-	-	4,832,333
324,366	399,166	276,185	-	5,720	-	-	-	3,436,719
124,265	110,191	-	-	-	-	-	-	1,395,615
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1,492	-	91,707	315	130,525
-	-	-	-	739	-	84,814	123	118,535
-	-	-	-	-	-	1,968	59	5,142
-	-	-	-	-	-	24,221	-	30,638
-	-	-	-	-	-	52,230	64	73,844
-	-	-	-	754	-	6,894	192	11,990
-	-	-	-	750	-	4,121	192	9,098
-	-	-	-	-	-	108	-	108
-	-	-	-	-	-	2,633	0	2,712
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
1,706	7,096	4,468	589	-	-	620	1,454	19,617
-	-	-	-	-	-	-	-	335
-	-	-	-	-	-	-	-	0
63,200	44,453	-	-	88	-	-	-	397,909
61,068	31,999	-	-	-	-	-	-	353,995
61,068	31,999	-	-	-	-	-	-	352,702
56,831	31,999	-	-	-	-	-	-	313,557
4,238	-	-	-	-	-	-	-	39,145
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1,293
-	-	-	-	-	-	-	-	-
2,132	12,453	-	-	-	-	-	-	18,100
347	3,420	-	-	-	-	-	-	3,867
-	-	-	-	-	-	-	-	-
-	807	-	-	-	-	-	-	807
-	-	-	-	-	-	-	-	-
1,785	8,227	-	-	-	-	-	-	13,426
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
-	-	-	-	-	-	-	-	25,726
513,537	560,907	280,652	589	7,300	-	92,327	1,769	7,017,520

5.2.2 Classification of Investments in

Domestic Private
As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= 1 year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	127,659	819,519	84,438	717,274	656,196	1,292,778	912,893	3,475,913
1) Treasury Bills	126,318	819,519	84,438	707,671	208,291	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	447,906	1,292,778	912,893	3,475,913
a. Fixed Rate	-	-	-	-	93,133	724,458	545,980	1,100,735
b. Floating Rate	-	-	-	-	354,773	568,320	366,913	2,375,178
3) Others	1,340	-	-	9,603	-	-	-	-
II. Provincial Government	0	-	-	-	-	902	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	48,759	-	1,791	-	3,000	-	-	-
1) Quoted On The Stock Exchange	41,837	-	1,319	-	-	-	-	-
Financial Institutions	3,752	-	-	-	-	-	-	-
NFPSEs	6,694	-	656	-	-	-	-	-
Private Sector	23,994	-	663	-	-	-	-	-
2) Unquoted On The Stock Exchange	6,922	-	472	-	3,000	-	-	-
Financial Institutions	2,894	-	218	-	3,000	-	-	-
NFPSEs	3,967	-	-	-	-	-	-	-
Private Sector	61	-	173	-	-	-	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,010	1,103	506	9,262	166	4,678	3,851	381
IX. MUTUAL FUNDS	3,126	-	-	-	6,395	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	11,195	16,490	8,450	47,496	682,073	431,859	492,873	158,526
a. Government Islamic Securities	10,672	12,929	8,450	47,496	681,146	380,314	490,326	141,570
1) GOP Ijara Sukuk	3,141	12,929	8,450	47,496	681,146	305,817	490,326	141,570
a. Variable Rental Rate	3,141	-	-	30,482	188,888	295,748	317,146	95,384
b. Fixed Rental Rate	-	12,929	8,450	17,014	492,258	10,069	173,180	46,187
2) Bai Muajjal - Government	-	-	-	-	-	73,081	-	-
3) Islamic Naya Pakistan Certificate	7,532	-	-	-	-	1,416	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	522	-	-	-	927	51,544	2,548	16,956
1) Diminishing Musharaka Sukuk	522	-	-	-	37	37,092	896	1,213
2) Ijarah Sukuk	-	-	-	-	-	9,296	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,054	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	889	3,103	1,652	15,743
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	3,561	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	191,751	837,113	95,184	774,031	1,347,835	1,730,217	1,409,618	3,634,820

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

March, 2025

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
2,475,088	5,672,333	2,980,887	30,750	36,067	-	-	-	19,281,796
-	-	-	-	-	-	-	-	1,946,237
2,475,088	5,672,333	2,980,887	30,750	36,067	-	-	-	17,324,616
560,077	1,886,758	462,364	30,750	36,067	-	-	-	5,440,322
1,915,011	3,785,575	2,518,523	-	-	-	-	-	11,884,294
-	-	-	-	-	-	-	-	10,943
-	-	-	-	-	-	-	-	902
-	-	-	-	-	-	-	-	-
300	6,621	126,781	-	2,593	-	69,425	187,168	446,439
-	0	18,680	-	2,586	-	28,136	124,239	216,797
-	-	218	-	10	-	4,405	19,192	27,578
-	-	4,049	-	178	-	-	23,730	35,307
-	0	14,342	-	1,627	-	4,763	69,302	114,689
300	6,621	108,101	-	7	-	41,289	62,929	229,641
300	4,371	618	-	-	-	1,314	26,405	39,120
-	-	6	-	7	-	38,161	19	42,160
-	2,251	112	-	-	-	1,814	2,901	7,312
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
3,329	23,334	5,015	9,690	892	2,644	4,183	-	70,043
-	-	3,397	-	-	-	800	1,530	15,249
-	-	483	-	-	-	-	-	483
3,303,900	171,770	281,835	2,715	1,145	332	26,742	3,566	5,640,967
3,241,215	59,530	46,215	-	-	-	26,186	2,091	5,148,141
3,239,798	59,530	46,215	-	-	-	-	-	5,036,418
2,909,798	59,530	39,539	-	-	-	-	-	3,939,656
329,999	-	6,675	-	-	-	-	-	1,096,762
-	-	-	-	-	-	23,524	-	96,605
1,417	-	-	-	-	-	2,662	2,091	15,117
-	-	-	-	-	-	-	-	-
59,816	111,212	232,509	2,715	1,145	332	557	1,405	482,187
4,485	11,171	88,896	-	-	-	-	490	144,803
-	47,970	135,952	2,665	-	-	-	-	195,884
2,142	3,294	54	-	-	101	253	915	8,813
-	-	-	-	-	-	-	-	-
53,190	48,777	7,607	50	1,145	230	304	-	132,689
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	3,111	-	-	-	-	70	6,742
2,869	1,028	-	-	-	-	-	-	3,897
5,782,617	5,874,058	3,398,399	43,156	40,696	2,976	101,150	192,265	25,455,886

5.2.3 Classification of Investments in

Foreign
As on 31st

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	97,349	57,603	64,414	720,849	72,965	5,012	-	7,824
1) Treasury Bills	97,349	57,603	64,414	720,849	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	72,965	5,012	-	7,824
a. Fixed Rate	-	-	-	-	6,848	5,012	-	7,824
b. Floating Rate	-	-	-	-	66,117	-	-	-
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	97,349	57,603	64,414	720,849	72,965	5,012	-	7,824

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

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

Banks

(Million Rupees)

1,026,016

Regional Advances and Deposits

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

(Billion Rupees)

Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	63	718	781	72	816	889	78	876	954
	Govt.	106	3,806	3,912	101	4,196	4,297	155	4,392	4,548
	NFPSEs	38	1,578	1,615	11	1,384	1,396	23	1,466	1,489
	NBFCs & Fin Aux.	18	1,196	1,214	3	1,071	1,073	2	1,095	1,097
	Private Sector	461	5,701	6,162	522	5,902	6,423	558	6,061	6,619
	Trust Fund	13	689	702	16	692	708	16	701	717
	Personal	2,084	11,093	13,177	2,441	12,519	14,960	2,498	13,094	15,592
	Others	16	55	71	15	55	70	8	41	48
	Total	2,798	24,836	27,634	3,180	26,635	29,815	3,339	27,725	31,063
Punjab	Foreign	48	276	324	54	329	383	58	347	405
	Govt.	27	1,513	1,540	26	1,675	1,701	36	1,667	1,703
	NFPSEs	7	795	802	6	676	682	4	726	731
	NBFCs & Fin Aux.	0	172	172	0	127	128	0	147	147
	Private Sector	283	2,250	2,533	322	2,382	2,704	335	2,469	2,804
	Trust Fund	6	264	271	9	265	274	9	259	268
	Personal	1,190	5,670	6,860	1,381	6,300	7,680	1,404	6,693	8,097
	Others	1	24	25	3	27	30	0	14	15
	Total	1,563	10,964	12,527	1,800	11,782	13,582	1,847	12,322	14,170
Sindh	Foreign	2	318	321	1	364	365	1	392	393
	Govt.	17	854	871	19	1,084	1,103	74	1,168	1,242
	NFPSEs	6	357	364	4	263	267	17	269	286
	NBFCs & Fin Aux.	0	957	957	0	855	856	0	757	757
	Private Sector	77	2,442	2,518	77	2,473	2,549	83	2,529	2,612
	Trust Fund	2	278	280	2	294	296	2	313	315
	Personal	201	3,264	3,466	233	3,520	3,753	254	3,764	4,018
	Others	0	3	3	0	4	4	6	4	10
	Total	306	8,474	8,780	336	8,857	9,193	436	9,197	9,634
Khyber Pakhtunkhwa	Foreign	5	19	24	7	26	32	7	29	36
	Govt.	30	349	379	18	328	346	22	381	402
	NFPSEs	0	18	18	0	18	18	1	47	47
	NBFCs & Fin Aux.	16	3	19	0	1	2	0	1	1
	Private Sector	58	161	220	71	167	238	74	173	248
	Trust Fund	1	30	32	1	18	18	1	20	21
	Personal	366	787	1,153	454	1,021	1,475	442	948	1,390
	Others	2	16	18	2	11	13	1	9	10
	Total	479	1,383	1,862	552	1,589	2,142	548	1,608	2,155

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

(Billion Rupees)

Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	1	1	0	2	2	0	1	1
	Govt.	20	172	192	25	179	204	11	216	227
	NFPSEs	1	16	16	1	7	8	1	7	8
	NBFCs & Fin Aux.	0	0	0	0	0	0	0	0	0
	Private Sector	20	75	95	24	91	114	35	88	123
	Trust Fund	0	8	8	0	7	7	0	11	11
	Personal	77	216	293	92	330	422	76	279	356
	Others	13	1	14	10	1	12	0	1	1
	Total	131	489	620	152	618	770	124	603	728
Islamabad	Foreign	0	87	88	1	76	77	1	86	87
	Govt.	3	874	877	3	884	886	2	919	922
	NFPSEs	0	383	383	0	415	415	0	406	406
	NBFCs & Fin Aux.	-	54	54	0	72	72	0	174	174
	Private Sector	3	726	730	3	749	752	4	761	765
	Trust Fund	0	105	105	1	100	101	1	91	92
	Personal	21	816	837	30	975	1,005	32	1,006	1,038
	Others	0	12	12	0	11	12	0	12	13
	Total	28	3,057	3,085	39	3,281	3,320	41	3,454	3,495
Gilgit-Baltistan	Foreign	0	0	1	0	1	1	0	1	1
	Govt.	8	21	28	10	20	29	9	18	27
	NFPSEs	0	7	7	0	4	4	0	9	10
	NBFCs & Fin Aux.	1	5	6	2	8	9	1	8	9
	Private Sector	5	9	14	6	12	19	7	12	19
	Trust Fund	1	1	2	1	1	2	1	1	2
	Personal	23	42	65	27	42	69	32	51	83
	Others	0	0	0	0	0	0	0	0	0
	Total	38	84	122	46	88	134	51	99	150
AJK	Foreign	7	16	22	10	19	28	11	20	30
	Govt.	1	23	24	1	26	26	2	23	24
	NFPSEs	23	2	25	1	1	1	0	1	1
	NBFCs & Fin Aux.	0	5	6	0	7	7	0	8	9
	Private Sector	15	38	52	18	28	47	19	28	48
	Trust Fund	1	4	5	1	6	8	1	6	8
	Personal	206	298	504	224	332	556	257	354	611
	Others	0	0	0	0	0	0	0	0	0
	Total	253	386	638	255	419	674	290	441	731

Note:

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

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

(Billion Rupees)											
Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P			Total
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
Overall	Foreign	-	-	-	-	8	8	-	7	7	
	Govt.	2	891	893	0	842	842	0	440	440	
	NFPSEs	-	2,206	2,206	3	1,827	1,830	2	2,399	2,400	
	NBFCs & Fin Aux.	0	238	238	34	2,401	2,435	0	1,016	1,016	
	Private Sector	298	6,822	7,120	1	1	2	481	7,578	8,060	
	Trust Fund	0	16	16	70	1,160	1,230	0	10	10	
	Personal	81	1,041	1,122	340	8,785	9,126	128	1,054	1,182	
	Others	1	1	1	0	12	13	0	1	2	
	Total	382	11,214	11,595	449	15,036	15,485	612	12,506	13,118	
Punjab	Foreign	-	-	-	-	-	-	-	-	-	
	Govt.	-	354	354	-	140	140	-	27	27	
	NFPSEs	-	854	854	28	973	1,000	-	847	847	
	NBFCs & Fin Aux.	-	40	40	0	152	152	-	38	38	
	Private Sector	197	3,018	3,215	234	3,514	3,749	355	3,320	3,675	
	Trust Fund	0	7	7	0	6	7	0	4	5	
	Personal	35	340	375	35	333	368	34	309	343	
	Others	1	0	1	1	0	1	0	1	1	
	Total	232	4,612	4,845	298	5,118	5,416	390	4,545	4,935	
Sindh	Foreign	-	-	-	-	8	8	-	7	7	
	Govt.	2	168	170	0	281	281	0	264	264	
	NFPSEs	-	1,031	1,031	7	1,129	1,136	-	1,269	1,269	
	NBFCs & Fin Aux.	0	160	160	3	1,256	1,259	0	955	955	
	Private Sector	39	3,001	3,040	58	4,211	4,269	40	3,403	3,443	
	Trust Fund	-	4	4	-	2	2	-	1	1	
	Personal	29	606	635	22	689	711	21	669	690	
	Others	-	1	1	-	1	1	-	0	0	
	Total	70	4,970	5,040	90	7,577	7,667	61	6,570	6,631	
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-	
	Govt.	-	0	0	-	-	-	-	-	-	
	NFPSEs	-	28	28	-	18	18	-	18	18	
	NBFCs & Fin Aux.	-	0	0	-	0	0	-	0	0	
	Private Sector	52	67	118	38	126	164	78	58	136	
	Trust Fund	-	0	0	-	0	0	-	0	0	
	Personal	7	51	58	7	38	45	67	36	103	
	Others	-	-	-	-	0	0	-	-	-	
	Total	58	146	204	45	182	227	144	112	257	

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

		(Billion Rupees)								
Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	5	5	10	5	6	11	3	5	9
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8	5	13	3	3	6	3	3	6
	Others	0	-	0	-	-	-	-	-	-
	Total	13	13	25	8	9	17	7	9	15
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	368	368	-	420	420	-	150	150
	NFPSEs	-	293	293	-	281	281	-	264	264
	NBFCs & Fin Aux.	-	38	38	-	419	419	-	23	23
	Private Sector	0	708	709	0	919	920	0	752	752
	Trust Fund	-	5	5	-	4	4	-	4	4
	Personal	0	32	32	0	91	92	0	31	31
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,444	1,445	1	2,135	2,135	1	1,224	1,224
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	3	7	3	3	6	3	2	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1	1	2	1	2	2	1	2	2
	Others	-	-	-	-	-	-	-	-	-
	Total	4	5	9	4	4	9	4	4	8
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	20	21	1	6	8	1	38	39
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	5	6	2	4	6	2	4	6
	Others	-	-	-	-	-	-	-	-	-
	Total	3	24	27	3	27	30	4	42	46

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 2025 ¹	Punjab	5,452.68	39.00	5,295.64	97.12	157.04	2.88	317.79	5,613.43	40.15	102.95
	Sindh	7,053.79	50.45	6,832.79	96.87	221.00	3.13	145.10	6,977.89	49.90	98.92
	KPK	79.94	0.57	76.99	96.30	2.95	3.70	84.32	161.30	1.15	201.78
	Balochistan	12.43	0.09	12.35	99.38	0.08	0.62	8.94	21.29	0.15	171.33
	Islamabad	1,365.27	9.76	1,151.79	84.36	213.48	15.64	37.00	1,188.78	8.50	87.07
	Gilgit-Baltistan	6.17	0.04	6.10	98.79	0.07	1.21	0.07	6.17	0.04	99.89
	AJK	12.11	0.09	12.07	99.67	0.04	0.33	1.46	13.53	0.10	111.71
Total		13,982.39	100.00	13,387.72	95.75	594.67	4.25	594.67	13,982.39	100.00	
Oct-Dec 2024	Punjab	6,850.61	35.14	6,343.69	92.60	506.92	7.40	417.38	6,761.07	34.68	98.69
	Sindh	10,397.33	53.33	9,811.24	94.36	586.08	5.64	252.65	10,063.89	51.63	96.79
	KPK	77.96	0.40	74.86	96.03	3.09	3.97	361.56	436.43	2.24	559.82
	Balochistan	12.20	0.06	11.92	97.72	0.28	2.28	73.41	85.33	0.44	699.52
	Islamabad	2,140.32	10.98	1,861.89	86.99	278.43	13.01	265.69	2,127.59	10.91	99.41
	Gilgit-Baltistan	5.21	0.03	5.15	98.93	0.06	1.07	1.65	6.80	0.03	130.52
	AJK	10.98	0.06	10.96	99.86	0.02	0.14	2.53	13.49	0.07	122.92
Total		19,494.60	100.00	18,119.72	92.95	1,374.88	7.05	1,374.88	19,494.60	100.00	
Jan-Mar 2024	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	

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 2025 ^P		Oct-Dec 2024		Jan-Mar 2024	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	5,295.64	97.12	6,343.69	92.60	4,762.04	95.97
	Sindh	122.92	2.25	239.82	3.50	107.80	2.17
	KPK	8.03	0.15	44.70	0.65	5.60	0.11
	Balochistan	1.47	0.03	7.87	0.11	0.41	0.01
	Islamabad	23.41	0.43	213.63	3.12	85.25	1.72
	Gilgit-Baltistan	0.03	-	0.17	-	0.03	-
	AJK	1.17	0.02	0.72	0.01	0.78	0.02
Punjab Total		5,452.68	100.00	6,850.61	100.00	4,961.90	100.00
Sindh	Punjab	193.89	2.75	281.26	2.71	330.50	5.99
	Sindh	6,832.79	96.87	9,811.24	94.36	5,078.04	92.05
	KPK	8.80	0.12	187.04	1.80	12.79	0.23
	Balochistan	7.32	0.10	65.28	0.63	83.82	1.52
	Islamabad	10.82	0.15	49.26	0.47	11.27	0.20
	Gilgit-Baltistan	0.02	-	1.47	0.01	0.01	-
	AJK	0.15	-	1.78	0.02	0.26	-
Sindh Total		7,053.79	100.00	10,397.33	100.00	5,516.69	100.00
KPK	Punjab	0.12	0.16	0.12	0.16	0.10	0.12
	Sindh	0.08	0.10	0.18	0.23	1.66	1.91
	KPK	76.99	96.30	74.86	96.03	83.98	96.22
	Balochistan	0.02	0.02	0.01	0.02	-	-
	Islamabad	2.71	3.38	2.76	3.54	1.53	1.75
	Gilgit-Baltistan	..	-	..	-	-	-
	AJK	0.03	0.03	0.02	0.020	-	-
KPK Total		79.94	100.00	77.96	100.00	87.27	100.00
Balochistan	Punjab	0.01	0.10	..	0.02	-	-
	Sindh	0.06	0.50	0.27	2.25	0.22	2.23
	KPK	..	0.02	-	-	-	-
	Balochistan	12.35	99.38	11.92	97.72	9.66	97.77
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	0.01	..	-	-	-
Balochistan Total		12.43	100.00	12.20	100.00	9.88	100.00
Islamabad	Punjab	123.73	9.06	135.99	6.35	97.31	7.46
	Sindh	22.03	1.61	12.37	0.58	17.72	1.36
	KPK	67.47	4.94	129.81	6.06	19.99	1.53
	Balochistan	0.13	0.01	0.24	0.01	0.25	0.02
	Islamabad	1,151.79	84.36	1,861.89	86.99	1,168.36	89.62
	Gilgit-Baltistan	0.01	-	..	-	0.01	-
	AJK	0.11	0.01	0.02	-	0.04	-
Islamabad Total		1,365.27	100.00	2,140.32	100.00	1,303.69	100.00
Gilgit-Baltistan	Punjab	0.02	0.31	..	0.09	..	-
	Sindh	..	0.01	..	0.01	-	-
	KPK	0.01	0.14	0.01	0.16	0.01	0.14
	Balochistan	-	-	-	-	0.01	0.15
	Islamabad	0.05	0.74	0.04	0.82	0.04	1.05
	Gilgit-Baltistan	6.10	98.79	5.15	98.93	4.03	98.65
	AJK	..	0.01	-	-	-	-
Gilgit-Baltistan Total		6.17	100.00	5.21	100.00	4.09	100.00
AJK	Punjab	0.01	0.11	0.01	0.08	-	-
	Sindh	..	0.02	..	0.02	-	-
	KPK	..	0.02	..	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.17	..	0.04	..	-
	Gilgit-Baltistan	..	-	..	-	-	-
	AJK	12.07	99.67	10.96	99.86	10.28	100.00
AJK Total		12.11	100.00	10.98	100.00	10.28	100.00
Grand Total		13,982.39		19,494.60		11,893.80	

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 2025 ^P		Oct-Dec 2024		Jan-Mar 2024	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	5295.64	94.34	6343.69	93.83	4364.15	95.47
	Sindh	193.89	3.45	281.26	4.16	57.60	1.26
	KPK	0.12	-	0.12	-	0.16	-
	Balochistan	0.01	-	..	-	..	-
	Islamabad	123.73	2.20	135.99	2.01	149.33	3.27
	Gilgit-Baltistan	0.02	-	..	-	..	-
	AJK	0.01	-	0.01	-	0.01	-
Punjab Total		5613.43	100.00	6761.07	100.00	4571.27	100.00
Sindh	Punjab	122.92	1.76	239.82	2.38	142.54	2.18
	Sindh	6832.79	97.92	9811.24	97.49	6392.25	97.56
	KPK	0.08	-	0.18	-	0.68	0.01
	Balochistan	0.06	-	0.27	-	0.20	-
	Islamabad	22.03	0.32	12.37	0.12	16.34	0.25
	Gilgit-Baltistan	..	-	..	-	-	-
	AJK	..	-	..	-	..	-
Sindh Total		6977.89	100.00	10063.89	100.00	6552.01	100.00
KPK	Punjab	8.03	4.98	44.70	10.24	9.85	6.68
	Sindh	8.80	5.46	187.04	42.86	31.02	21.03
	KPK	76.99	47.73	74.86	17.15	81.81	55.46
	Balochistan	..	-	-	-	..	-
	Islamabad	67.47	41.83	129.81	29.74	24.82	16.83
	Gilgit-Baltistan	0.01	0.01	0.01	-	..	-
	AJK	..	-	..	-	..	-
KPK Total		161.30	100.00	436.43	100.00	147.50	100.00
Balochistan	Punjab	1.47	6.92	7.87	9.23	0.33	0.55
	Sindh	7.32	34.38	65.28	76.50	49.62	83.48
	KPK	0.02	0.07	0.01	0.01	-	-
	Balochistan	12.35	58.00	11.92	13.97	9.47	15.93
	Islamabad	0.13	0.63	0.24	0.29	0.02	0.03
	Gilgit-Baltistan	-	-	-	-	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		21.29	100.00	85.33	100.00	59.44	100.00
Islamabad	Punjab	23.41	1.97	213.63	10.04	18.60	1.49
	Sindh	10.82	0.91	49.26	2.32	0.36	0.03
	KPK	2.71	0.23	2.76	0.13	0.64	0.05
	Balochistan	-	-	-	-	-	-
	Islamabad	1151.79	96.89	1861.89	87.51	1226.79	98.43
	Gilgit-Baltistan	0.05	-	0.04	-	0.02	-
	AJK	0.02	-	..	-	..	-
Islamabad Total		1188.78	100.00	2127.59	100.00	1246.40	100.00
Gilgit-Baltistan	Punjab	0.03	0.52	0.17	2.50	0.08	1.59
	Sindh	0.02	0.39	1.47	21.65	0.49	9.24
	KPK	..	0.02	..	0.01	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.17	..	0.05	0.01	0.25
	Gilgit-Baltistan	6.10	98.89	5.15	75.79	4.67	88.92
	AJK	..	0.01	..	-	-	-
Gilgit-Baltistan Total		6.17	100.00	6.80	100.00	5.26	100.00
AJK	Punjab	1.17	8.68	0.72	5.37	3.28	23.38
	Sindh	0.15	1.09	1.78	13.17	1.60	11.43
	KPK	0.03	0.20	0.02	0.11	0.01	0.07
	Balochistan	..	0.01	..	-	-	-
	Islamabad	0.11	0.80	0.02	0.12	0.02	0.15
	Gilgit-Baltistan	..	-	-	-	-	-
	AJK	12.07	89.22	10.96	81.24	9.11	64.97
AJK Total		13.53	100.00	13.49	100.00	14.03	100.00
Grand Total		13982.39		19494.60		12595.90	

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-24	Dec-24	Mar-25 P
Assets	882,279,298	1,133,930,888	907,535,504
I. Currency and Deposits	88,585,317	79,283,481	90,861,761
1. Currency	10,168,463	12,598,640	11,216,041
2. Transferable Deposits	60,318,184	60,504,628	69,439,564
3. Restricted/ compulsory deposits	403,610	481,562	489,070
4 Other Deposits	17,695,060	5,698,651	9,717,086
II. Securities (other than shares)	171,693,347	382,158,280	195,348,483
1. Short-term	96,962,832	183,641,588	112,257,420
2. Long-term	74,730,515	198,516,692	83,091,063
III. Loans extended (Advances)¹	506,502,409	520,054,037	501,248,365
1. Short-term	341,034,022	362,150,017	252,021,811
A) Money at call	6,282,770	3,101,073	7,331,231
B) Reverse Repo	13,758,521	25,876,806	26,071,938
C) Bills purchased and discounted	174,008	233,229	232,606
D) Other short-term loans	320,818,724	332,938,910	218,386,036
2. Long-term	165,468,387	157,904,020	249,226,553
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	147,788	112,747	169,266
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	53,608,216	89,027,407	68,113,283
1. Trade credit and advances	33,646	41,118	53,844
2. Others	53,574,570	88,986,289	68,059,439
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	67,156	297,417	300,807
D) Miscellaneous assets residents sector	53,507,414	88,688,872	67,758,632
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	61,742,221	63,294,936	51,794,346
1. Produced assets	58,791,704	60,724,670	48,848,385
A) Tangible fixed assets	46,965,283	49,897,343	42,920,947
a) Dwellings	2,786,767	4,247,520	169,440
i) Building on freehold land	-	1,200,000	-
ii) Building on leasehold land	2,786,767	3,047,520	169,440
b) Other buildings and structures	10,680,468	8,682,669	11,014,792
i) Building on freehold land	918,060	920,633	920,633
ii) Building on leasehold land	9,762,408	7,762,036	10,094,159
c) Machinery and equipment	25,950,705	30,877,965	25,632,295
i) Transport equipment	1,809,039	10,256,866	10,307,485
ii) Furniture & Fixtures	2,886,537	3,221,934	3,989,413
iii) Office equipment	14,028,051	12,813,393	6,021,680
iv) Other machinery & equipment	7,227,078	4,585,772	5,313,717
d) Other tangible fixed assets n.e.s	7,547,343	6,089,189	6,104,420
B) Intangible fixed assets	11,826,421	10,827,327	5,927,437
a) Computer software	10,349,099	9,242,979	4,769,403
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,477,322	1,584,348	1,158,034
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,633,058	2,570,122	2,945,961
A) Tangible non-produced assets	1,610,799	2,547,863	2,945,961
a) Land	90,050	90,050	343,470
i) Land underlying Buildings and structures	90,050	90,050	343,470
1. Freehold land	90,050	90,050	343,470
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,520,749	2,457,813	2,602,491
B) Intangible non-produced assets	22,259	22,259	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	22,259	22,259	-
3. Capital work in progress	1,317,459	144	-

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Mar-24	Dec-24	Mar-25 P
Liabilities	882,279,298	1,133,930,888	907,535,504
I. Deposits²	649,516,683	748,510,059	673,174,512
1. Transferable Deposits	383,272,902	454,853,608	515,063,554
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	266,243,781	293,656,451	158,110,958
II. Securities (other than shares bonds/ debentures etc.)	8,408,728	5,495,981	10,113,679
1. Short-term	-	-	-
2. Long-term	8,408,728	5,495,981	10,113,679
III. Loans (Borrowings)	55,567,638	195,708,147	77,113,323
1. Short-term	12,436,712	48,970,873	51,223,486
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	1,481,159	-	3,738,776
C) Other short-term borrowings	10,955,553	48,970,873	47,484,710
2. Long-term borrowings	43,130,926	146,737,274	25,889,837
IV. Financial Derivatives	-	-	-
V. Other accounts payable	139,480,721	160,429,728	143,440,093
1. Provision for losses	41,206,404	48,469,927	57,920,052
A) Provision for loan losses-Specific	37,364,863	39,984,927	39,027,391
B) Provision for loan losses-General	3,841,541	8,485,000	18,892,661
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	33,835,537	32,787,042	29,877,600
3. Other accounts payable to other resident Sectors	64,438,781	79,172,736	55,642,440
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	165,758	69,678	124,346
D) Miscellaneous liability items	64,273,023	79,103,080	55,518,094
a) Suspense account	-	-	-
b) Provision for expected costs	1,827,545	3,692,980	3,989,874
c) Deferred tax liabilities	-	-	-
d) Accrued wages	87,112	699,648	731,279
e) Accrued rent	(171)	3,671	3,229
f) Accrued taxes	741,662	958,706	686,226
g) Other miscellaneous liability items	61,616,875	73,748,075	50,107,486
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	29,305,527	23,786,974	3,693,897
1. Quoted	13,003,447	23,178,697	25,178,697
2. Non quoted	26,959,107	32,488,401	27,570,721
3. Investment fund shares	-	-	-
4. Retained earnings	(63,300,685)	(75,302,017)	(59,716,268)
5. Current year result	(5,378,444)	(18,769,967)	(5,349,769)
6. General and special reserve	57,858,272	59,966,376	15,323,665
7. Valuation adjustments	163,830	2,225,484	686,851

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.
3. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	62,425,397	66,229,020	61,918,012
1. Loans and advances	32,804,624	38,491,781	34,695,798
2. Investments	9,843,195	9,700,964	11,548,451
3. Lendings to financial institutions	1,019,959	1,012,131	947,266
4. Balances with banks	1,515,733	933,335	808,285
5. Income from inter-office lending	16,987,621	15,626,686	13,513,957
6. Other	254,265	464,124	404,255
B. Mark-Up/Return/Interest Expensed	45,617,152	41,961,225	40,426,888
1. Deposits	24,842,829	22,871,878	19,343,551
2. Borrowings	2,738,437	2,867,939	6,781,775
3. Subordinated debt	692,054	93,521	382,777
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	347,838	495,355	396,863
6. Expense on inter-office borrowing	16,987,621	15,626,691	13,513,958
7. Other	8,373	5,842	7,964
I. Net Mark-UP/Return/Interest Income (A - B)	16,808,246	24,267,795	21,491,124
C. Non Mark-UP/Return/Interest Income	9,612,903	11,028,738	6,718,458
1. Fee & Commission Income	6,397,604	6,464,673	1,963,795
i. Branch banking customer fees	680,796	892,800	691,531
ii. Consumer finance related fees	1,651,763	4,219,554	421,198
iii. Card related fees	138,954	436,976	150,694
iv. Credit related fees	631,786	751,671	612,006
v. Investment banking fee	-	-	-
vi. Commission on trade	238	211	225
vii. Commission on guarantees	-	75	-
viii. Commission on cash management	3,872	66	121
ix. Commission on remittances including home remittances	208	372	260
x. Commission on utility bills	443	1,969	803
xi. Commission income - Bancassurance	2,051	2,245	6,930
xii. Rent on lockers	308	301	278
xiii. Commission on investments services	-	-	-
xiv. Other Commission	3,287,186	158,434	79,750
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(42,765)	110,638	(17,883)
i. Realised	(52,750)	143,456	13,931
ii. Unrealised - held for trading	9,985	(32,818)	(31,814)
6. Other Income	3,258,063	4,453,426	4,772,546
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	3,019	(32,692)	747
iii. Loss on termination of lease liability against right of use assets	6,142	379	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	3,248,902	4,485,739	4,771,800
II. Total Income (I + C)	26,421,148	35,296,533	28,209,582

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	26,691,302	27,683,538	23,199,224
1. Operating expenses	26,661,221	27,552,012	23,173,801
i. Total compensation expense	7,415,990	8,870,119	6,793,207
ii. Property expense	5,389,538	4,854,976	3,610,788
a. Rent and taxes	411,931	320,582	95,700
b. Insurance	589,743	631,536	677,806
c. Utilities cost	601,999	613,130	482,544
d. Lease rental	117,917	-	-
e. Fuel expense generators	148,639	115,509	84,727
f. Security (including guards)	538,874	597,522	475,725
g. Repair and maintenance (including janitorial charges)	1,126,628	316,156	376,881
h. Depreciation on right-of-use assets	720,832	535,985	545,360
i. Depreciation	1,132,975	1,724,555	872,047
iii. Information technology expenses	655,924	2,924,298	1,090,850
iv. Other operating expenses	13,199,769	10,902,620	11,678,957
2. Workers welfare fund	4,940	126,247	17,036
3. Other charges	25,141	5,279	8,386
i. Penalties imposed by State Bank of Pakistan	10,262	2,133	679
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	14,879	3,146	7,707
III. Profit before provisions (II - D)	2,104,299	7,612,994	5,010,358
E. Provisions / (reversals) and write offs - net	6,289,772	14,256,025	11,281,981
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	7,609,360	16,036,425	12,023,309
4. (Reversals) / provisions against off balance sheet items	-	(19,622)	(19,622)
5. Reversals against other assets	5,400	-	-
6. Recovery of written off / charged off bad debts	(1,324,988)	(1,760,778)	(721,706)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(4,185,473)	(6,643,031)	(6,271,622)
G. Taxation	(750,225)	1,107,463	(1,087,521)
1. Current	550,659	1,342,638	881,895
2. Prior	57,564	32,291	-
3. Deferred	(1,358,448)	(267,466)	(1,969,416)
V. Profit After Taxation (IV - G)	(3,435,248)	(7,750,495)	(5,184,102)
Notes on Human Resources			
Number of Employees*	24,376	25,242	22,176
1. Permanent	18,507	18,607	16,513
a. Male	16,170	16,002	14,187
b. Female	2,337	2,605	2,326
2. Contractual	5,869	6,635	5,663
a. Male	5,089	5,563	4,946
b. Female	780	1,072	717

* 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-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	106,281,256	170,974,936	117,870,303	228,146,361	67,994,341	157,902,383.64
II. Call Deposits	1,625	638,200	1,737	401,177	1,830	241,676
III. Other Deposit Accounts	170,058	108,585	4,396	92,295	4,579	118,248
IV. Saving Deposits	739,897	191,172,274	949,063	215,524,474	957,053	215,906,673
V. Fixed or Term Deposits	111,642	266,871,371	114,472	284,649,287	107,940	289,314,298
1) Less Than Three Months	1,401	3,278,469	1,435	4,315,672	2,062	4,192,635
2) For Three Months and Over but Less Than Six Months	2,057	12,532,595	3,068	10,858,265	3,988	28,037,911
3) For Six Months and Over but Less Than One Year	4,910	10,321,057	6,761	26,557,877	5,534	20,216,119
4) For One Year & Over but Less Than Two Years	65,225	186,119,288	71,003	192,701,466	62,610	183,721,913
5) For Two Years & Over but Less Than Three Years	3,472	6,428,759	2,864	5,507,354	4,792	8,414,092
6) For Three Years & Over but Less Than Four Years	28,505	43,524,978	24,960	41,128,892	24,597	41,204,317
7) For Four Years & Over but Less Than Five Years	17	26,487	16	22,345	33	81,895
8) For Five Years & Over but Less Than Ten Years	6,055	4,639,737	4,365	3,557,415	4,324	3,445,418
Total	107,304,478	629,765,366	118,939,971	728,813,594	69,065,743	663,483,278

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks As on 31st March, 2025

(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	47,089,383	115,985,666.46	20,866,576	26,953,738.37	17,423	1,282,362.89	20,959	13,680,615.92	67,994,341	157,902,384
II. Call Deposits	1,553	172,426	8	630	5	8,941	264	59,679	1,830	241,676
III. Other Deposit Accounts	3,737	53,726	345	11,913	-	-	497	52,609	4,579	118,248
IV. Saving Deposits	604,358	62,213,417	325,047	17,671,756	18,674	9,729,537	8,974	126,291,962	957,053	215,906,673
V. Fixed or Term Deposits	65,458	103,907,227	31,706	42,741,596	8,760	22,204,046	2,016	120,461,431	107,940	289,314,298
1) Less Than Three Months	1,316	2,285,667	613	1,083,778	25	57,701	108	765,488	2,062	4,192,635
2) For Three Months and Over but Less Than Six Months	2,556	4,670,121	1,149	2,698,626	183	403,508	100	20,265,657	3,988	28,037,911
3) For Six Months and Over but Less Than One Year	3,430	5,838,011	1,639	2,556,295	308	613,262	157	11,208,551	5,534	20,216,119
4) For One Year & Over but Less Than Two Years	36,735	58,545,109	18,140	23,361,250	6,508	14,743,370	1,227	87,072,185	62,610	183,721,913
5) For Two Years & Over but Less Than Three Years	3,024	5,159,615	1,628	2,533,805	122	627,192	18	93,480	4,792	8,414,092
6) For Three Years & Over but Less Than Four Years	16,097	25,797,467	7,451	9,662,464	858	4,973,345	191	771,040	24,597	41,204,317
7) For Four Years & Over but Less Than Five Years	20	29,375	10	37,720	3	14,800	-	-	33	81,895
8) For Five Years and Over but Less Than Ten Years	2,280	1,581,861	1,076	807,659	753	770,868	215	285,029	4,324	3,445,418
Total	47,764,489	282,332,462	21,223,682	87,379,634	44,862	33,224,886	32,710	260,546,296	69,065,743	663,483,278

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 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	629,765,366	728,813,594	157,902,384	241,676	118,248	215,906,673
I. GOVERNMENT	28,608,143	38,577,559	4,604,278	220	4,426	8,748,885
A. Federal Government	13,751,472	12,597,636	2,290,298	-	819	3,877,825
B. Provincial Governments	14,627,694	25,744,621	2,313,792	100	-	4,837,094
C. Local Bodies	228,977	235,302	188	120	3,607	33,966
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	26,824,519	10,335,384	255,428	33	-	1,318,082
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	13,676	347,842	1,403	-	-	334,906
Utilities	-	151,254	173,402	-	-	-
Transport, storage and communications	91,892	50,807	75,002	-	-	286
Manufacturing	24,711,997	8,355,209	-	-	-	959,917
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	2	-	-	-	-	-
Others	2,006,919	1,430,240	5,621	-	-	22,973
III. NON-BANK FINANCIAL INSTITUTIONS	92,278,567	88,787,685	385,121	-	47,722	56,010,335
Mutual Funds and AMCs	59,357,628	58,319,905	115	-	46	45,158,307
Insurance & Pension Funds	2,069,866	1,651,065	134,148	-	-	586,945
MFIs and DFIs	8,299,976	12,414,286	212,929	-	47,290	7,867,197
Stock Exchange & Brokerage Houses	6,221	8,638	582	-	-	623
Modarabas	82,094	82,168	-	-	-	11,515
Other NBFIs	22,462,782	16,311,623	37,347	-	386	2,385,749
IV. PRIVATE SECTOR (BUSINESS)	46,234,632	58,728,660	8,195,519	141,694	3,454	20,283,104
A. Agriculture, forestry and fishing	6,169,748	6,457,782	1,602,576	27	121	2,991,901
1. Crop and animal production, hunting and related service activities	5,498,168	5,401,723	1,602,482	27	121	2,416,381
Growing of Wheat, Rice, Sugar Cane & Cotton	2,295,023	3,283,520	625,847	16	-	1,675,294
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,819	8,078	7,961	-	1	4,065
Growing of other fruits, vegetables and crops	83,884	53,901	8,554	2	120	35,449
Raising of livestock and other related activities	2,170,035	997,446	856,684	-	-	79,020
Other agricultural support activities	946,405	1,058,778	103,436	9	-	622,554
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	671,580	1,056,059	93	-	-	575,520
B. Mining and quarrying	41,268	34,540	399	16	92	30,097
05 - Mining of coal and lignite	28	2	2	-	-	-
06 - Extraction of crude petroleum and natural gas	41,085	32,873	241	-	92	30,097
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	118	20	16	-	-	-
09 - Mining support service activities	37	1,645	140	16	-	-
C. Manufacturing	2,230,969	4,058,370	300,962	5,285	53	1,234,843
10 - Manufacture of food products	379,635	1,482,472	81,955	16	-	234,201
11 - Manufacture of beverages	3,388	31,394	14,265	-	-	2,922
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	476,145	589,058	22,109	-	-	572,017
Preparation and spinning of textile fibres	19,169	17,307	1,909	-	-	23,270
Weaving of textiles	27,379	76,375	7,999	-	-	11,307
Finishing of textiles	9,044	1,600	289	-	-	1,568
Manufacture of knitted and crocheted fabrics	4,492	1,359	977	-	-	-
Manufacture of made-up textile articles, except apparel	15,711	23,267	4,899	-	-	10,439
Manufacture of carpets and rugs	399,447	448,098	-	-	-	524,201
Manufacture of other textiles n.e.c.	904	21,053	6,037	-	-	1,232
14 - Manufacture of wearing apparel	156,710	187,537	56,868	-	-	5,261
15 - Manufacture of leather and related products	929	1,613	424	-	-	1,194

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-25 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	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
32,230,545	20,216,119	183,721,913	8,414,092	41,204,317	81,895	3,445,418	289,314,298	663,483,278
4,058,244	1,451,039	23,716,258	26,000	66,774	-	47,000	29,365,315	42,723,125
2,183,590	703,263	4,711,609	26,000	25,000	-	45,000	7,694,462	13,863,404
1,874,654	747,776	18,844,649	-	-	-	2,000	21,469,079	28,620,065
-	-	160,000	-	41,774	-	-	201,774	239,656
-	-	2,915,300	-	-	-	-	2,915,300	4,488,843
-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	336,308
-	-	-	-	-	-	-	-	173,402
-	-	-	-	-	-	-	-	75,288
-	-	1,500,000	-	-	-	-	1,500,000	2,459,917
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	1,415,300	-	-	-	-	1,415,300	1,443,895
8,152,800	7,387,264	10,336,260	-	-	-	-	25,876,324	82,319,503
-	800,000	1,200,000	-	-	-	-	2,000,000	47,158,468
-	100,000	336,200	-	-	-	-	436,200	1,157,292
6,200,000	100,000	2,324,500	-	-	-	-	8,624,500	16,751,916
-	-	-	-	-	-	-	-	1,205
-	-	10,000	-	-	-	-	10,000	21,515
1,952,800	6,387,264	6,465,560	-	-	-	-	14,805,624	17,229,106
4,193,612	3,743,667	13,631,358	374,656	828,551	43,445	26,663	22,841,952	51,465,722
279,116	311,275	1,040,944	22,967	170,556	17,760	12,301	1,854,919	6,449,544
279,116	131,275	490,944	22,967	145,056	17,760	12,301	1,099,419	5,118,431
61,458	45,042	421,208	18,117	135,754	17,660	12,251	711,490	3,012,647
-	-	-	-	-	-	-	-	12,027
-	-	2,800	300	850	-	-	3,950	48,074
9,186	196	22,650	-	8,102	-	-	40,134	975,839
208,472	86,037	44,286	4,550	350	100	50	343,845	1,069,843
-	-	-	-	-	-	-	-	-
-	180,000	550,000	-	25,500	-	-	755,500	1,331,113
-	-	-	-	-	-	-	-	30,604
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	30,430
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	16
-	-	-	-	-	-	-	-	156
367,282	412,365	829,018	31,100	14,409	-	-	1,654,174	3,195,317
9,160	221,425	659,582	-	225	-	-	890,392	1,206,563
-	-	-	-	-	-	-	-	17,187
-	-	-	-	-	-	-	-	-
9,050	8,500	78,000	-	-	-	-	95,550	689,676
-	-	6,000	-	-	-	-	6,000	31,179
-	-	59,000	-	-	-	-	59,000	78,306
8,500	-	-	-	-	-	-	8,500	10,357
-	-	-	-	-	-	-	-	977
550	8,500	-	-	-	-	-	9,050	24,388
-	-	-	-	-	-	-	-	524,201
-	-	13,000	-	-	-	-	13,000	20,269
-	-	15,700	600	300	-	-	16,600	78,729
-	-	-	-	-	-	-	-	1,618

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	165	90	185	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	502	692	150	-	-	555
Manufacture of footwear	216	830	89	-	-	637
a. Leather wear	262	829	88	-	-	637
b. Rubber and Plastic wear	48	1	1	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	864	689	950	-	-	5
17 - Manufacture of paper and paper products	18,333	4,183	897	-	-	3
18 - Printing and reproduction of recorded media	10,254	8,939	1,572	20	-	3,307
Printing and other service activities related to printing	10,256	8,927	1,540	20	-	3,307
Reproduction of recorded media	2	12	32	-	-	-
19 - Manufacture of coke and refined petroleum products	529	3,503	4,232	-	-	662
20 - Manufacture of chemicals and chemical products	59,093	359,049	1,441	126	-	39,796
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	7,501	20,932	5,485	3,207	-	54
22 - Manufacture of rubber and plastics products	189	2,338	383	8	-	8
23 - Manufacture of other non-metallic mineral products	68,033	63,460	73,435	1,800	9	327
24 - Manufacture of basic metals	47,129	23,534	1,549	-	-	6,218
25 - Manufacture of fabricated metal products, except machinery and equipment	358	1,332	690	-	-	-
26 - Manufacture of computer, electronic and optical products	5,875	14,387	1,171	-	-	11,236
27 - Manufacture of electrical equipment	9,055	5,133	3,122	-	-	1,964
28 - Manufacture of machinery and equipment	574	270,968	79	-	-	474
29 - Manufacture of motor vehicles, trailers and semi-trailers	273	20,157	285	11	-	1,133
30 - Manufacture of other transport equipment	2	2	-	-	-	2
31 - Manufacture of furniture	6,404	12,396	1,036	-	44	3,416
32 - Other manufacturing	974,768	954,934	28,936	97	-	350,643
Manufacture of jewellery and related articles	84,570	50,672	4,106	-	-	41,500
Manufacture of imitation jewellery and related articles	785	788	8	-	-	796
Manufacture of musical instruments	35	4	-	-	-	4
Manufacture of sports goods	2	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	3,014	123,466	6,276	-	-	114,336
Manufacture of Handicrafts	3,914	2,733	95	-	-	1,125
Other manufacturing n.e.c.	888,107	777,268	18,450	97	-	192,882
33 - Repair and installation of machinery and equipment	4,004	358	78	-	-	-
D. Electricity, gas, steam and air conditioning supply	15,707	24,459	11,650	-	-	9,821
Electric power generation, transmission and distribution	7,176	24,459	11,650	-	-	9,821
a) Hydal	6,045	6,289	754	-	-	9,817
b) Thermal	64	20	165	-	-	2
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,021	18,138	10,693	-	-	2
f) Other	46	13	38	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	8,526	-	-	-	-	-
Steam and air conditioning supply	5	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	225	149,688	220	-	-	155,584
36 - Water collection, treatment and supply	210	149,676	208	-	-	155,584
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	15	12	12	-	-	-
F. Construction	1,515,043	1,432,561	402,349	60,661	2,185	193,813
41 - Construction of buildings	1,400,691	1,227,458	201,946	13,917	84	162,200
42 - Civil engineering	114,140	204,609	200,191	46,744	2,101	31,448
43 - Specialized construction activities	220	494	212	-	-	165

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-25 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	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	187
-	-	-	-	-	-	-	-	705
-	-	-	-	-	-	-	-	726
-	-	-	-	-	-	-	-	725
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	955
-	-	-	-	-	-	-	-	900
-	-	-	-	-	-	-	-	4,899
-	-	-	-	-	-	-	-	4,868
-	-	-	-	-	-	-	-	32
-	-	-	-	-	-	-	-	4,894
-	-	35,000	-	-	-	-	35,000	76,363
-	-	-	-	3,284	-	-	3,284	12,030
-	-	-	-	-	-	-	-	399
6,000	-	-	-	-	-	-	6,000	81,571
14,500	-	-	-	-	-	-	14,500	22,267
-	-	-	-	-	-	-	-	690
-	-	3,000	-	-	-	-	3,000	15,407
-	-	-	-	-	-	-	-	5,086
-	-	-	-	-	-	-	-	553
-	20,000	-	-	-	-	-	20,000	21,429
-	-	-	-	-	-	-	-	2
6,600	160	-	500	-	-	-	7,260	11,756
321,972	162,280	37,736	30,000	10,600	-	-	562,588	942,264
1,600	2,700	11,000	-	-	-	-	15,300	60,906
-	-	-	-	-	-	-	-	804
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	120,612
-	-	300	-	600	-	-	900	2,120
320,372	159,580	26,436	30,000	10,000	-	-	546,388	757,816
-	-	-	-	-	-	-	-	78
-	-	1,050	100	600	-	-	1,750	23,221
-	-	1,050	100	600	-	-	1,750	23,221
-	-	1,050	-	-	-	-	1,050	11,621
-	-	-	-	-	-	-	-	167
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	700	11,395
-	-	-	-	-	-	-	-	38
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	155,805
-	-	-	-	-	-	-	-	155,793
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	12
73,120	-	-	22,600	58,300	-	-	154,020	813,028
73,120	-	-	22,500	58,300	-	-	153,920	532,067
-	-	-	100	-	-	-	100	280,583
-	-	-	-	-	-	-	-	378

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 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	8,476,819	12,815,820	3,084,269	18,205	58	5,152,468
45 - Wholesale and retail trade and repair of motor vehicles and	118,343	2,362,312	59,983	-	30	1,693,343
46 - Wholesale trade, except of motor vehicles and motorcycles	4,902,837	6,229,038	944,463	7,098	5	2,344,312
47 - Retail trade, except of motor vehicles and motorcycles	3,455,639	4,224,470	2,079,823	11,107	23	1,114,812
H. Transportation and storage	139,367	551,138	424,375	20	-	14,607
49 - Land transport and transport via pipelines	51,801	106,226	20,374	20	-	1,238
50 - Water transport	25	29	29	-	-	-
51 - Air transport	28,642	6,349	4,133	-	-	-
52 - Warehousing and support activities for transportation	14,791	13,192	1,211	-	-	13,328
53 - Courier activities other than national post activities	44,108	425,341	398,628	-	-	41
I. Accommodation and food service activities	497,697	480,137	15,583	4	6	282,258
55 - Accommodation	471,749	455,978	7,982	-	4	270,841
56 - Food and beverage service activities	25,948	24,159	7,601	4	2	11,417
J. Information and communication	9,853,714	11,688,162	512,232	446	-	5,920,300
58 - Publishing activities	4,866	4,711	4,678	-	-	365
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,299	1,140	239	-	-	57
60 - Programming and broadcasting activities	5	540	540	-	-	-
61 - Telecommunications	7,325,276	10,052,653	40,564	-	-	4,669,507
62 - Computer programming, consultancy and related activities	553,582	1,077,817	431,072	446	-	786,758
63 - Information service activities	1,968,687	551,302	35,138	-	-	463,614
K. Real estate activities	124,782	1,253,675	3,933	1,320	-	52,694
L. Professional, scientific and technical activities	1,531,430	2,162,510	135,363	3,477	4	532,586
69 - Legal and accounting activities	697,612	737,932	33,787	172	-	329,584
70 - Activities of head offices; management consultancy activities	141,815	869,522	5,988	-	-	103,941
71 - Architectural and engineering activities; technical testing and analysis	159,337	201,419	19,555	3,304	4	21,778
72 - Scientific research and development	2,233	2,009	572	-	-	694
73 - Advertising and market research	152,031	190,833	61,528	-	-	53,865
74 - Other professional, scientific and technical activities	378,398	160,792	13,932	-	-	22,724
75 - Veterinary activities	3	2	2	-	-	-
M. Administrative and support service activities	589,755	785,573	87,693	333	1	281,130
77 - Rental and leasing activities	38,723	24,599	548	-	-	2,747
78 - Employment activities	10,838	172,235	542	-	-	102,911
79 - Travel agency, tour operator, reservation service and related activities	82,808	107,881	27,681	4	-	64,838
80 - Security and investigation activities	61,786	96,699	14,908	-	-	22,435
81. Services to buildings and landscape activities	2,314	4,779	664	24	1	274
82 - Office administrative, office support and other business support activities	393,284	379,381	43,350	305	-	87,925
N. Education	3,297,199	6,899,199	504,657	1,008	868	912,304
O. Human health and social work activities	781,578	1,850,455	54,575	1,850	-	501,462
86 - Human health activities	755,662	1,706,626	50,769	1,850	-	500,035
87 - Residential care activities	602	140,734	54	-	-	4
88. Social work activities with and without accommodation	25,314	3,095	3,752	-	-	1,422
P. Arts, entertainment and recreation	13,851	8,895	3,911	-	-	2,372
Q. Other service activities	10,955,477	8,075,696	1,050,770	49,043	66	2,014,864
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	60,505,244	75,694,717	2,866,656	-	351	48,612,928
A. Private Trusts and Non-profit Organizations	38,578,111	51,645,041	1,246,019	-	10	43,715,783
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	21,927,134	24,049,676	1,620,637	-	341	4,897,145
VI. PERSONAL	298,979,499	438,050,936	135,207,764	90,886	62,256	78,751,542
A. Salaried persons	26,513,873	47,470,200	3,411,076	1,221	5,420	11,693,318
B. Self employed	127,414,024	130,176,119	16,566,860	48,656	16,961	40,180,861
C. Other Personal	145,051,602	260,404,618	115,229,828	41,008	39,875	26,877,363
VII. OTHER	76,334,761	18,638,653	6,387,618	8,844	39	2,181,797
Total	629,765,366	728,813,594	157,902,384	241,676	118,248	215,906,673

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-25 P								
Fixed Deposits							Sub Total	Total 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		
1,983,243	793,220	942,605	146,305	113,794	25,185	9,442	4,013,794	12,268,794
22,400	3,650	12,900	-	8,150	-	-	47,100	1,800,456
1,754,403	692,315	545,200	142,605	3,800	25,185	6,120	3,169,628	6,465,506
206,440	97,255	384,505	3,700	101,844	-	3,322	797,066	4,002,832
11	306,000	16,000	-	900	-	-	322,911	761,913
11	-	16,000	-	900	-	-	16,911	38,542
-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	4,133
-	-	-	-	-	-	-	-	14,539
-	306,000	-	-	-	-	-	306,000	704,670
9,270	-	156,575	-	-	-	-	165,845	463,696
200	-	156,575	-	-	-	-	156,775	435,603
9,070	-	-	-	-	-	-	9,070	28,093
9,650	500	3,075,000	-	-	-	-	3,085,150	9,518,129
150	500	-	-	-	-	-	650	5,693
-	-	-	-	-	-	-	-	296
-	-	-	-	-	-	-	-	540
-	-	3,075,000	-	-	-	-	3,075,000	7,785,071
9,500	-	-	-	-	-	-	9,500	1,227,776
-	-	-	-	-	-	-	-	498,753
15,400	5,700	59,750	100	50,000	-	-	130,950	188,897
307,087	246,137	183,713	33,750	32,833	500	-	804,020	1,475,450
128,783	100,650	148,650	16,250	1,500	500	-	396,333	759,875
6,000	66,500	-	-	30,000	-	-	102,500	212,429
90,000	25,934	30,063	10,000	-	-	-	155,997	200,638
-	-	-	-	-	-	-	-	1,266
2,800	2,500	-	-	-	-	-	5,300	120,693
79,504	50,553	5,000	7,500	1,333	-	-	143,890	180,546
-	-	-	-	-	-	-	-	2
12,900	12,750	146,360	5,450	6,624	-	-	184,084	553,241
5,000	-	10,800	4,200	-	-	-	20,000	23,295
-	-	-	-	-	-	-	-	103,453
-	-	-	-	5,600	-	-	5,600	98,123
6,700	6,250	-	-	-	-	-	12,950	50,292
-	-	1,000	-	-	-	-	1,000	1,963
1,200	6,500	134,560	1,250	1,024	-	-	144,534	276,114
398,323	1,204,282	4,030,566	15,159	42,710	-	4,920	5,695,960	7,114,797
313,702	90,752	730,468	17,700	1,500	-	-	1,154,122	1,712,009
313,702	90,752	730,468	17,700	1,500	-	-	1,154,122	1,706,776
-	-	-	-	-	-	-	-	58
-	-	-	-	-	-	-	-	5,174
-	-	-	-	-	-	-	-	6,283
424,508	360,686	2,419,309	79,425	336,325	-	-	3,620,253	6,734,996
7,958,276	473,423	38,543,800	63,080	497,750	-	222,899	47,759,230	99,239,164
7,642,700	235,500	21,646,576	20,000	371,540	-	178,900	30,095,216	75,057,028
315,576	237,923	16,897,224	43,080	126,210	-	43,999	17,664,013	24,182,136
7,188,467	6,867,474	91,572,525	7,898,455	39,536,313	38,450	3,100,338	156,202,023	370,314,470
1,678,190	1,237,812	17,308,519	1,580,667	7,950,352	-	212,945	29,968,485	45,079,520
1,429,349	2,568,169	39,484,526	4,100,804	20,076,740	500	614,727	68,274,814	125,088,152
4,080,928	3,061,493	34,779,481	2,216,984	11,509,221	37,950	2,272,666	57,958,723	200,146,797
679,147	293,252	3,006,411	51,900	274,928	-	48,518	4,354,155	12,932,452
32,230,545	20,216,119	183,721,913	8,414,092	41,204,317	81,895	3,445,418	289,314,298	663,483,278

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st March, 2025

(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	47,764,540	282,333,906	21,223,683	87,379,634	44,862	33,224,886	32,658	260,544,852	69,065,743	663,483,278
I. GOVERNMENT	-	-	-	-	-	-	1,619	42,723,125	1,619	42,723,125
A. Federal Government	-	-	-	-	-	-	430	13,863,404	430	13,863,404
B. Provincial Governments	-	-	-	-	-	-	826	28,620,065	826	28,620,065
C. Local Bodies	-	-	-	-	-	-	363	239,656	363	239,656
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	61	4,488,843	61	4,488,843
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	10	336,308	10	336,308
Utilities	-	-	-	-	-	-	3	173,402	3	173,402
Transport, storage and communications	-	-	-	-	-	-	4	75,288	4	75,288
Manufacturing	-	-	-	-	-	-	26	2,459,917	26	2,459,917
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	17	1,443,895	17	1,443,895
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	1,067	82,319,503	1,067	82,319,503
Mutual Funds and AMCs	-	-	-	-	-	-	191	47,158,468	191	47,158,468
Insurance & Pension Funds	-	-	-	-	-	-	188	1,157,292	188	1,157,292
MFIs and DFIs	-	-	-	-	-	-	280	16,751,916	280	16,751,916
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	23	1,205	23	1,205
Modarabas	-	-	-	-	-	-	6	21,515	6	21,515
Other NBFIs	-	-	-	-	-	-	379	17,229,106	379	17,229,106
IV. PRIVATE SECTOR (BUSINESS)	2,005,587	17,630,142	301,709	4,368,409	16,961	2,699,727	17,032	26,767,445	2,341,289	51,465,722
A. Agriculture, forestry and fishing	602,568	4,326,865	97,150	967,261	15,568	1,149,047	83	6,371	715,369	6,449,544
1. Crop and animal production, hunting and related service activities	602,453	2,995,754	97,149	967,259	15,568	1,149,047	83	6,371	715,253	5,118,431
Growing of Wheat, Rice, Sugar Cane & Cotton	389,576	1,516,804	49,901	375,020	15,473	1,120,787	1	36	454,951	3,012,647
Growing of tropical, subtropical, pome and stone fruits & vegetables	291	11,719	55	59	1	1	33	249	380	12,027
Growing of other fruits, vegetables and crops	2,377	46,844	215	136	-	-	15	1,095	2,607	48,074
Raising of livestock and other related activities	77,949	556,686	33,040	405,008	37	14,057	18	88	111,044	975,839
Other agricultural support activities	132,260	863,701	13,938	187,036	57	14,202	16	4,904	146,271	1,069,843
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	115	1,331,112	1	1	-	-	-	-	116	1,331,113
B. Mining and quarrying	51	30,598	-	-	-	-	6	6	57	30,604
05 - Mining of coal and lignite	3	0	-	-	-	-	2	2	5	2
06 - Extraction of crude petroleum and natural gas	41	30,427	-	-	-	-	1	3	42	30,430
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	4	15	-	-	-	-	3	1	7	16
09 - Mining support service activities	3	156	-	-	-	-	-	-	3	156
C. Manufacturing	148,349	1,088,471	27,448	239,167	49	11,686	417	1,855,993	176,263	3,195,317
10 - Manufacture of food products	58,239	169,430	15,312	41,086	8	167	70	995,880	73,629	1,206,563
11 - Manufacture of beverages	959	2,050	21	2,148	-	-	8	12,989	988	17,187
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	1,498	31,133	3,139	24,098	9	2,202	89	632,244	4,735	689,676
Preparation and spinning of textile fibres	13	13,364	-	-	3	12	54	17,803	70	31,179
Weaving of textiles	36	16,859	2	3	5	2,190	7	59,254	50	78,306
Finishing of textiles	25	87	-	-	-	-	10	10,270	35	10,357
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	977	3	977
Manufacture of made-up textile articles, except apparel	616	435	3,002	23,953	1	-	1	-	3,620	24,388
Manufacture of carpets and rugs	1	-	-	-	-	-	2	524,201	3	524,201
Manufacture of other textiles n.e.c.	807	388	135	142	-	-	12	19,739	954	20,269
14 - Manufacture of wearing apparel	6,048	2,436	2,846	22,969	2	2	48	53,322	8,944	78,729
15 - Manufacture of leather and related products	1,010	1,541	40	15	1	60	4	2	1,055	1,618

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st March, 2025

(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	198	179	27	6	-	-	1	2	226	187
Manufacture of luggage, handbags and the like, saddlery and harness	104	705	-	-	-	-	-	-	104	705
Manufacture of footwear	708	657	13	9	1	60	3	0	725	726
a. Leather wear	706	656	13	9	1	60	3	0	723	725
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	773	954	1	0	-	-	-	-	774	955
17 - Manufacture of paper and paper products	3	12	-	-	-	-	5	888	8	900
18 - Printing and reproduction of recorded media	569	3,348	12	428	-	-	60	1,122	641	4,899
Printing and other service activities related to printing	566	3,346	9	428	-	-	57	1,093	632	4,868
Reproduction of recorded media	3	2	3	-	-	-	3	30	9	32
19 - Manufacture of coke and refined petroleum products	35	4,894	-	-	-	-	-	-	35	4,894
20 - Manufacture of chemicals and chemical products	254	73,044	1	-	-	-	24	3,319	279	76,363
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	78	8,356	1	26	-	-	4	3,648	83	12,030
22 - Manufacture of rubber and plastics products	138	67	-	-	-	-	5	332	143	399
23 - Manufacture of other non-metallic mineral products	531	67,036	7	6,000	1	200	13	8,335	552	81,571
24 - Manufacture of basic metals	1,001	22,078	1	-	1	-	12	190	1,015	22,267
25 - Manufacture of fabricated metal products, except machinery and equipment	13	681	-	-	-	-	1	9	14	690
26 - Manufacture of computer, electronic and optical	177	15,182	281	8	-	-	3	217	461	15,407
27 - Manufacture of electrical equipment	109	4,967	2	21	-	-	3	98	114	5,086
28 - Manufacture of machinery and equipment	9	550	-	-	-	-	2	3	11	553
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	16	-	-	-	-	9	21,413	20	21,429
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	-	3	2
31 - Manufacture of furniture	2,775	2,454	10	6,600	3	2,689	2	13	2,790	11,756
32 - Other manufacturing	74,098	678,164	5,774	135,768	24	6,366	53	121,967	79,949	942,264
Manufacture of jewellery and related articles	1,173	58,872	37	1,834	2	-	16	201	1,228	60,906
Manufacture of imitation jewellery and related articles	8	803	-	-	-	-	3	1	11	804
Manufacture of musical instruments	2	-	-	-	1	4	-	-	3	4
Manufacture of sports goods	17	-	-	-	-	-	2	2	19	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	7,661	3,550	1,041	139	3	1	5	116,922	8,710	120,612
Manufacture of Handicrafts	173	72	62	2,044	-	-	1	3	236	2,120
Other manufacturing n.e.c.	65,064	614,867	4,634	131,750	18	6,361	24	4,838	69,740	757,816
33 - Repair and installation of machinery and equipment	18	76	-	-	-	-	1	2	19	78
D. Electricity, gas, steam and air conditioning supply	51	1,444	1	-	-	-	53	21,777	105	23,221
Electric power generation, transmission and distribution	50	1,444	1	-	-	-	53	21,777	104	23,221
a) Hydal	-	-	-	-	-	-	24	11,621	24	11,621
b) Thermal	-	-	-	-	-	-	8	167	8	167
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	50	1,444	1	-	-	-	19	9,951	70	11,395
f) Other	-	-	-	-	-	-	2	38	2	38
Manufacture of gas; distribution of gaseous fuels through mains	1	-	-	-	-	-	-	-	1	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	1	8	155,804	14	155,805
36 - Water collection, treatment and supply	4	-	-	-	1	1	6	155,792	11	155,793
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	12	2	12
F. Construction	1,443	492,138	15	2,722	45	60,007	657	258,161	2,160	813,028
41 - Construction of buildings	1,061	317,023	14	2,722	16	30,867	529	181,454	1,620	532,067
42 - Civil engineering	380	174,962	1	-	29	29,140	123	76,481	533	280,583
43 - Specialized construction activities	2	152	-	-	-	-	5	226	7	378

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 31st March, 2025

(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	755,648	6,215,895	86,504	1,158,721	338	202,442	9,751	4,691,736	852,241	12,268,794
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	12,244	179,968	48	2,389	2	-	178	1,618,099	12,472	1,800,456
46 - Wholesale trade, except of motor vehicles and motorcycles	614,276	4,562,574	76,610	1,086,979	254	117,746	998	698,207	692,138	6,465,506
47 - Retail trade, except of motor vehicles and motorcycles	129,128	1,473,352	9,846	69,353	82	84,696	8,575	2,375,430	147,631	4,002,832
H. Transportation and storage	484	32,200	6	0	1	6	141	729,707	632	761,913
49 - Land transport and transport via pipelines	438	18,364	2	0	1	6	80	20,172	521	38,542
50 - Water transport	1	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	8	4,133	8	4,133
52 - Warehousing and support activities for transportation	41	13,836	4	-	-	-	12	703	57	14,539
53 - Courier activities other than national post activities	4	-	-	-	-	-	40	704,670	44	704,670
I. Accommodation and food service activities	6,598	287,004	114	10,126	23	157,194	114	9,372	6,849	463,696
55 - Accommodation	4,981	273,076	35	15	22	157,173	81	5,339	5,119	435,603
56 - Food and beverage service activities	1,617	13,928	79	10,111	1	21	33	4,033	1,730	28,093
J. Information and communication	980	70,773	33	12,373	6	832,710	912	8,602,273	1,931	9,518,129
58 - Publishing activities	45	1,252	2	-	-	-	54	4,441	101	5,693
59 - Motion picture, video and television programme production, sound recording and music publishing activities	270	196	1	0	-	-	9	100	280	296
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	380	3	540
61 - Telecommunications	416	11,470	-	-	1	714,677	478	7,058,924	895	7,785,071
62 - Computer programming, consultancy and related activities	236	57,689	30	12,373	5	118,033	187	1,039,681	458	1,227,776
63 - Information service activities	12	6	-	-	-	-	182	498,747	194	498,753
K. Real estate activities	580	100,564	39	2,098	11	1,449	73	84,787	703	188,897
L. Professional, scientific and technical activities	4,463	925,217	234	196,802	36	3,141	319	350,290	5,052	1,475,450
69 - Legal and accounting activities	1,235	426,753	119	127,716	25	2,878	96	202,528	1,475	759,875
70 - Activities of head offices; management consultancy activities	79	164,460	12	37,950	2	12	42	10,007	135	212,429
71 - Architectural and engineering activities; technical testing and analysis	2,716	176,642	34	17,133	8	250	74	6,614	2,832	200,638
72 - Scientific research and development	11	672	3	30	-	-	1	564	15	1,266
73 - Advertising and market research	57	6,206	2	-	-	-	60	114,487	119	120,693
74 - Other professional, scientific and technical activities	349	150,482	64	13,973	1	1	46	16,090	460	180,546
75 - Veterinary activities	16	2	-	-	-	-	-	-	16	2
M. Administrative and support service activities	2,334	279,463	186	18,720	574	69,100	331	185,958	3,425	553,241
77 - Rental and leasing activities	23	22,759	-	-	-	-	16	536	39	23,295
78 - Employment activities	19	61	1	-	-	-	10	103,392	30	103,453
79 - Travel agency, tour operator, reservation service and related activities	101	274	2	-	553	68,612	101	29,237	757	98,123
80 - Security and investigation activities	317	34,039	5	22	3	-	63	16,232	388	50,292
81 - Services to buildings and landscape activities	268	1,832	8	34	1	0	13	97	290	1,963
82 - Office administrative, office support and other business support activities	1,606	220,498	170	18,664	17	488	128	36,464	1,921	276,114
N. Education	3,075	451,431	2,083	351,831	99	15,598	780	6,295,938	6,037	7,114,797
O. Human health and social work activities	2,539	507,977	654	302,658	23	6,083	129	895,291	3,345	1,712,009
86 - Human health activities	2,530	507,893	650	302,657	19	6,041	99	890,185	3,298	1,706,776
87 - Residential care activities	-	-	1	1	4	42	2	15	7	58
88 - Social work activities with and without accommodation	9	84	3	-	-	-	28	5,090	40	5,174
P. Arts, entertainment and recreation	58	333	8	-	-	-	18	5,949	84	6,283
Q. Other service activities	476,361	2,819,769	87,234	1,105,930	187	191,262	3,240	2,618,035	567,022	6,734,996
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	10,767	99,239,164	10,767	99,239,164
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	713	75,057,028	713	75,057,028
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	10,054	24,182,136	10,054	24,182,136
VI. PERSONAL	45,636,769	260,724,212	20,852,278	80,513,297	19,766	29,033,238	217	43,723	66,509,030	370,314,470
A. Salaried persons	308,713	32,430,484	54,116	9,023,417	1,793	3,606,958	24	18,662	364,646	45,079,520
B. Self employed	4,072,267	90,318,651	1,445,391	27,397,959	4,620	7,349,153	124	22,390	5,522,402	125,088,152
C. Other Personal	41,255,789	137,975,077	19,352,771	44,091,921	13,353	18,077,128	69	2,671	60,621,982	200,146,797
VII. OTHER	122,133	3,978,109	69,695	2,497,928	8,135	1,491,921	1,947	4,964,494	201,910	12,932,452
Total	47,764,489	282,332,462	21,223,682	87,379,634	44,862	33,224,886	32,710	260,546,296	69,065,743	663,483,278

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

For detail, see page xiv of this publication

2. 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-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,743	25,865	28,608	4,909	33,668	38,578	8,731	33,992	42,723
	NFPSEs	24,339	2,485	26,825	5,555	4,781	10,335	7	4,482	4,489
	NBFCs & Fin Aux.	524	91,755	92,279	3,815	84,973	88,788	576	81,743	82,320
	Private Sector	2,293	43,941	46,235	5,831	52,897	58,729	3,216	48,249	51,466
	Trust Fund	1,508	58,997	60,505	2,445	73,250	75,695	2,288	96,951	99,239
	Personal	83,483	215,497	298,979	111,940	326,111	438,051	99,942	270,372	370,314
	Others	2,179	74,156	76,335	1,520	17,118	18,639	747	12,185	12,932
	Total	117,068	512,697	629,765	136,015	592,799	728,814	115,508	547,975	663,483
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	10	2,258	2,269	17	2,548	2,565	17	892	910
	NFPSEs	24,339	2,163	26,503	5,555	369	5,923	7	376	383
	NBFCs & Fin Aux.	0	9,487	9,487	329	14,931	15,260	30	14,279	14,309
	Private Sector	1,480	19,735	21,215	3,902	28,138	32,040	1,442	23,739	25,180
	Trust Fund	432	14,232	14,664	452	13,667	14,118	505	16,752	17,257
	Personal	48,253	131,459	179,711	62,005	74,870	136,876	55,818	68,032	123,850
	Others	204	3,208	3,412	195	9,228	9,423	122	7,468	7,590
	Total	74,719	182,542	257,261	72,455	143,751	216,206	57,941	131,538	189,479
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	51	140	191	494	1,881	2,375	498	2,156	2,653
	NFPSEs	-	307	307	-	2,582	2,582	-	2,212	2,212
	NBFCs & Fin Aux.	5	72,360	72,365	3,087	54,290	57,378	308	48,016	48,324
	Private Sector	360	12,675	13,035	745	15,384	16,129	568	13,801	14,369
	Trust Fund	522	30,858	31,380	462	49,060	49,522	370	57,855	58,225
	Personal	20,837	51,816	72,653	28,214	131,866	160,081	24,641	55,357	79,998
	Others	51	63,367	63,418	48	5,506	5,554	5	2,827	2,832
	Total	21,826	231,523	253,349	33,052	260,570	293,621	26,390	182,224	208,614
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	1,867	10,345	12,212	3,649	15,689	19,338	4,638	19,026	23,664
	NFPSEs	-	1	1	-	1,267	1,267	-	1,283	1,283
	NBFCs & Fin Aux.	270	1	271	4	13	18	5	14	18
	Private Sector	282	571	853	967	1,330	2,297	1,043	966	2,009
	Trust Fund	334	783	1,117	1,212	785	1,997	1,071	754	1,825
	Personal	8,211	6,611	14,822	13,816	9,420	23,236	12,006	8,289	20,295
	Others	1,648	4,485	6,133	914	838	1,751	217	422	639
	Total	12,613	22,798	35,410	20,562	29,341	49,904	18,980	30,753	49,733
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	4	5	0	1	1	0	1	1
	NFPSEs	-	-	-	-	74	74	-	3	3
	NBFCs & Fin Aux.	-	-	-	-	0	0	-	-	-
	Private Sector	0	138	138	2	213	215	0	189	189
	Trust Fund	-	607	607	0	804	804	1	599	600
	Personal	377	309	686	644	750	1,395	391	420	810
	Others	0	2	2	-	214	214	0	172	172
	Total	378	1,060	1,437	647	2,056	2,703	392	1,383	1,775
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	7,722	7,722	-	4,948	4,948	-	5,521	5,521
	NFPSEs	-	13	13	-	467	467	-	586	586
	NBFCs & Fin Aux.	-	3,257	3,257	-	2,042	2,042	-	5,524	5,524
	Private Sector	-	9,483	9,483	-	7,222	7,222	-	8,981	8,981
	Trust Fund	-	9,946	9,946	-	5,994	5,994	-	17,849	17,849
	Personal	-	16,762	16,762	-	98,639	98,639	-	129,806	129,806
	Others	-	2,330	2,330	-	722	722	-	759	759
	Total	-	49,514	49,514	-	120,035	120,035	-	169,026	169,026

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
							0			-
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	814	3,959	4,773	749	6,923	7,672	3,578	4,543	8,121
	NFPSEs	0	0	0	0	22	22	0	23	23
	NBFCs & Fin Aux.	249	4,809	5,057	394	8,698	9,092	234	9,154	9,388
	Private Sector	168	710	877	213	510	723	162	456	619
	Trust Fund	216	2,479	2,695	314	2,941	3,255	337	3,141	3,479
	Personal	5,709	4,655	10,364	7,163	7,835	14,998	7,005	5,877	12,882
	Others	275	739	1,015	363	592	956	402	525	927
	Total	7,431	17,351	24,782	9,197	27,520	36,717	11,719	23,719	35,437
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,436	1,436	-	1,679	1,679	-	1,853	1,853
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	1,841	1,841	-	4,998	4,998	-	4,757	4,757
	Private Sector	4	629	633	2	101	103	1	118	119
	Trust Fund	4	92	96	4	0	4	4	0	5
	Personal	96	3,886	3,982	96	2,730	2,826	81	2,591	2,672
	Others	0	25	25	-	18	18	-	12	12
	Total	103	7,909	8,012	102	9,526	9,629	87	9,333	9,419

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

Size of Account* (Rs.)	(Thousand Rupees)					
	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	104,157,314	108,464,303	114,227,394	132,969,639	68,382,777	108,444,129
5,000 to 10,000	2,002,516	15,946,118	3,183,969	25,605,802	115,407	766,494
10,000 to 20,000	618,106	7,188,320	1,019,298	13,717,693	106,306	1,548,157
20,000 to 25,000	37,756	846,224	58,195	1,286,902	35,003	778,017
25,000 to 30,000	155,021	4,325,098	44,035	1,202,910	33,819	905,017
30,000 to 40,000	38,272	1,308,242	52,602	1,815,112	34,516	1,187,438
40,000 to 50,000	23,499	1,046,239	30,566	1,350,561	21,060	938,838
50,000 to 60,000	22,239	1,178,949	21,828	1,163,034	18,975	1,012,017
60,000 to 70,000	12,553	816,459	10,071	646,208	10,119	652,710
70,000 to 80,000	32,459	2,426,220	50,946	3,817,251	71,640	5,369,101
80,000 to 90,000	6,064	512,937	5,240	442,513	6,137	518,229
90,000 to 100,000	5,845	556,662	5,067	481,555	5,687	540,507
100,000 to 200,000	51,459	6,449,762	68,460	8,683,378	72,326	8,570,020
200,000 to 300,000	20,465	4,702,393	26,163	6,041,058	21,914	5,073,789
300,000 to 400,000	12,414	4,127,665	13,929	4,619,340	12,825	4,263,053
400,000 to 500,000	8,864	3,862,648	9,418	4,086,885	9,268	4,010,998
500,000 to 600,000	21,905	11,195,619	21,020	10,766,692	20,261	10,355,020
600,000 to 700,000	5,169	3,282,336	5,616	3,548,412	5,719	3,606,429
700,000 to 800,000	4,523	3,333,730	5,190	3,811,323	4,544	3,324,599
800,000 to 900,000	3,333	2,783,512	4,506	3,764,956	3,969	3,300,510
900,000 to 1,000,000	3,310	3,150,330	4,368	4,113,977	3,437	3,232,810
1,000,000 to 2,000,000	32,402	38,463,123	36,884	45,347,961	35,571	42,466,878
2,000,000 to 3,000,000	11,157	25,650,324	13,445	30,620,431	12,741	29,123,248
3,000,000 to 4,000,000	3,781	12,609,931	4,684	15,494,059	4,748	15,662,606
4,000,000 to 5,000,000	2,277	10,063,922	2,868	12,435,748	2,860	12,389,248
5,000,000 to 6,000,000	4,544	23,281,285	5,177	26,562,027	5,397	27,603,444
6,000,000 to 7,000,000	921	5,884,587	1,302	8,315,378	1,117	7,073,814
7,000,000 to 8,000,000	623	4,633,957	904	6,663,435	851	6,257,201
8,000,000 to 9,000,000	482	4,058,370	602	5,011,650	622	5,178,424
9,000,000 to 10,000,000	482	4,649,254	487	4,605,878	471	4,442,366
10,000,000 to 100,000,000	4,282	85,408,084	5,242	106,044,107	5,171	102,423,912
100,000,000 & Over	441	227,558,763	495	233,777,718	485	242,464,253
Total	107,304,478	629,765,366	118,939,971	728,813,594	69,065,743	663,483,278

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

*. 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, 2025

(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	47,311,582	90,455,925	21,035,095	17,944,928	19,438	26,667	16,662	16,608	68,382,777	108,444,129
5,000 to 10,000	72,228	496,852	37,345	228,061	3,398	24,258	2,436	17,323	115,407	766,494
10,000 to 20,000	79,150	1,157,642	22,196	319,616	2,799	40,034	2,161	30,865	106,306	1,548,157
20,000 to 25,000	26,771	594,848	6,621	147,082	956	21,395	655	14,692	35,003	778,017
25,000 to 30,000	24,046	644,996	8,409	222,687	837	22,949	527	14,384	33,819	905,017
30,000 to 40,000	25,668	882,431	6,842	235,528	1,216	42,032	790	27,447	34,516	1,187,438
40,000 to 50,000	15,369	684,459	4,237	189,274	846	37,698	608	27,408	21,060	938,838
50,000 to 60,000	12,855	687,283	4,754	251,236	886	47,353	480	26,145	18,975	1,012,017
60,000 to 70,000	7,042	454,175	2,236	144,041	480	31,093	361	23,400	10,119	652,710
70,000 to 80,000	39,159	2,934,148	31,791	2,383,323	379	28,293	311	23,337	71,640	5,369,101
80,000 to 90,000	4,283	361,696	1,335	112,652	283	23,928	236	19,953	6,137	518,229
90,000 to 100,000	3,900	370,678	1,272	120,884	297	28,245	218	20,701	5,687	540,507
100,000 to 200,000	43,355	5,420,296	23,224	2,444,771	2,190	282,987	1,557	221,966	72,326	8,570,020
200,000 to 300,000	14,272	3,313,502	5,991	1,367,639	909	212,324	742	180,324	21,914	5,073,789
300,000 to 400,000	8,473	2,819,916	3,405	1,120,971	505	169,032	442	153,233	12,825	4,263,053
400,000 to 500,000	6,045	2,620,190	2,361	1,014,205	402	212,418	370	164,185	9,268	4,010,998
500,000 to 600,000	13,076	6,682,325	5,455	2,782,298	1,419	723,979	311	166,418	20,261	10,355,020
600,000 to 700,000	3,713	2,342,496	1,486	931,920	272	172,867	248	159,145	5,719	3,666,429
700,000 to 800,000	3,027	2,216,072	1,134	825,597	194	142,036	189	140,893	4,544	3,324,599
800,000 to 900,000	2,488	2,071,366	1,067	882,995	242	201,696	172	144,454	3,969	3,300,510
900,000 to 1,000,000	2,181	2,053,227	849	797,480	272	254,539	135	127,565	3,437	3,232,810
1,000,000 to 2,000,000	22,669	27,366,390	9,108	10,662,631	3,000	3,412,859	794	1,024,998	35,571	42,466,878
2,000,000 to 3,000,000	8,218	18,744,575	2,943	6,699,250	1,277	2,968,693	303	710,730	12,741	29,123,248
3,000,000 to 4,000,000	3,206	10,573,505	1,028	3,377,658	358	1,173,004	156	538,440	4,748	15,662,606
4,000,000 to 5,000,000	1,929	8,349,421	548	2,365,475	267	1,164,223	116	510,130	2,860	12,389,248
5,000,000 to 6,000,000	3,175	16,271,945	1,359	6,934,581	553	2,812,540	310	1,584,377	5,397	27,603,444
6,000,000 to 7,000,000	725	4,588,048	222	1,400,950	109	688,866	61	395,951	1,117	7,073,814
7,000,000 to 8,000,000	543	3,986,887	180	1,323,204	86	636,707	42	310,403	851	6,257,201
8,000,000 to 9,000,000	400	3,321,502	108	897,813	62	514,530	52	444,579	622	5,178,424
9,000,000 to 10,000,000	294	2,773,619	99	935,329	50	469,279	28	264,139	471	4,442,366
10,000,000 to 100,000,000	2,598	45,835,881	971	16,389,595	774	13,905,234	828	26,293,183	5,171	102,423,912
100,000,000 & Over	49	11,256,167	11	1,726,058	16	2,733,110	409	226,748,918	485	242,464,253
Total	47,764,489	282,332,462	21,233,682	87,379,634	44,862	33,224,886	32,710	260,546,296	69,065,743	663,483,278

(Notes)

1. Effective March 2025, Easy paisa Bank Lt. has been included in scheduled banks (and, former, Telesor Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xv of this publication

*. 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

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	521,679	132,593,660	529,631	157,218,386	490,258	154,778,902
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-24		Dec-24		Mar-25 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	10,230	4,550,059	6,753	3,801,956	6,190	3,624,848
A. Transport Equipment	8,054	4,157,787	5,077	3,487,102	4,617	3,333,117
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	2,176	392,272	1,676	314,854	1,573	291,731
V. Real Estate	114,488	49,326,820	103,228	44,261,186	99,665	43,501,566
A. Land	46,539	10,155,982	46,438	10,609,591	44,665	10,485,409
1. Residential	1,887	1,074,134	2,778	1,958,626	3,024	2,105,512
(a) House	1,883	1,070,432	2,768	1,952,388	3,015	2,100,065
(b) Flat	4	3,702	10	6,238	9	5,448
2. Non-Residential	44,652	9,081,847	43,660	8,650,965	41,641	8,379,896
(a) Commercial	74	69,204	125	89,228	153	106,327
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	43,713	8,442,807	39,962	7,345,031	37,225	7,132,802
(d) Others	865	569,836	3,573	1,216,705	4,263	1,140,768
B. Buildings:	67,949	39,170,838	56,790	33,651,595	55,000	33,016,157
1. Residential	25,095	19,955,108	31,334	21,386,093	32,792	22,073,763
(a) House	24,939	19,746,423	31,182	21,200,654	32,637	21,892,075
(b) Flat	156	208,685	152	185,438	155	181,687
2. Non-Residential	42,854	19,215,731	25,456	12,265,502	22,208	10,942,394
(a) Commercial	881	569,210	539	354,926	489	325,198
(b) Industrial	-	-	1	3,000	1	2,951
(c) Agriculture	11,367	3,354,813	30	6,371	31	6,147
(d) Others	30,606	15,291,708	24,886	11,901,205	21,687	10,608,099
VI. Fixed Deposits and Insurance Policies	2,523	760,476	4,153	1,192,129	4,651	1,158,316
A. Bank Deposits	2,523	760,476	4,153	1,192,129	4,651	1,158,316
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,444	701,293	4,023	948,736	4,557	1,013,933
3. Other Deposits	79	59,183	130	243,393	94	144,382
B. Insurance Policies	-	-	-	-	-	-
VII. Others	427,682	77,187,073	327,687	75,339,533	319,639	79,154,971
A. Other Secured Advances	95,132	27,830,753	99,530	35,260,883	104,918	39,792,553
1. Receivables	-	-	17,983	9,717,586	16,566	9,164,148
2. Employees Benefits	1,674	375,898	3,463	918,375	2,627	868,489
3. Others	93,458	27,454,856	78,084	24,624,921	85,725	29,759,916
B. Advances Secured by Guarantee(s)	332,550	49,356,320	228,157	40,078,650	214,721	39,362,418
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	332,550	49,356,320	228,157	40,078,650	214,721	39,362,418
VIII. Unsecured Advances	5,141,255	149,439,815	7,526,167	147,767,487	4,051,208	124,506,768
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	1,305,823	5,159,980	6,607,749	29,566,695	3,215,431	16,939,102
3. Others	3,835,432	144,279,835	918,418	118,200,792	835,777	107,567,666
Total	6,217,857	413,857,903	8,497,619	429,580,676	4,971,611	406,725,371

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st March, 2025

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	378,536	119,585,166	111,703	35,188,552	19	5,184	490,258	154,778,902
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, 2025

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,554	3,405,750	636	219,098	-	-	6,190	3,624,848
A. Transport Equipments	4,330	3,171,150	287	161,967	-	-	4,617	3,333,117
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	1,224	234,600	349	57,131	-	-	1,573	291,731
V. Real Estate	87,712	37,709,228	11,953	5,792,338	-	-	99,665	43,501,566
A. Land	41,277	9,678,578	3,388	806,831	-	-	44,665	10,485,409
1. Residential	2,584	1,833,687	440	271,825	-	-	3,024	2,105,512
(a) House	2,575	1,828,239	440	271,825	-	-	3,015	2,100,065
(b) Flat	9	5,448	-	-	-	-	9	5,448
2. Non-Residential	38,693	7,844,890	2,948	535,006	-	-	41,641	8,379,896
(a) Commercial	147	102,953	6	3,374	-	-	153	106,327
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	34,529	6,657,695	2,696	475,106	-	-	37,225	7,132,802
(d) Other	4,017	1,084,242	246	56,526	-	-	4,263	1,140,768
B. Buildings:	46,435	28,030,651	8,565	4,985,506	-	-	55,000	33,016,157
1. Residential	27,623	18,759,972	5,169	3,313,791	-	-	32,792	22,073,763
(a) House	27,507	18,628,299	5,130	3,263,777	-	-	32,637	21,892,075
(b) Flat	116	131,673	39	50,014	-	-	155	181,687
2. Non-Residential	18,812	9,270,679	3,396	1,671,716	-	-	22,208	10,942,394
(a) Commercial	458	298,193	31	27,005	-	-	489	325,198
(b) Industrial	1	2,951	-	-	-	-	1	2,951
(c) Agriculture	29	5,569	2	578	-	-	31	6,147
(d) Other	18,324	8,963,965	3,363	1,644,134	-	-	21,687	10,608,099
VI. Fixed Deposits and Insurance Policies	2,824	831,959	1,827	326,357	-	-	4,651	1,158,316
A. Bank Deposits	2,824	831,959	1,827	326,357	-	-	4,651	1,158,316
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,745	710,829	1,812	303,104	-	-	4,557	1,013,933
3. Other Deposits	79	121,130	15	23,253	-	-	94	144,382
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	242,018	64,288,823	77,621	14,866,148	-	-	319,639	79,154,971
A. Other Secured Advances	86,109	34,222,603	18,809	5,569,950	-	-	104,918	39,792,553
1. Receivables	14,954	8,315,641	1,612	848,507	-	-	16,566	9,164,148
2. Employees Benefits	2,329	815,284	298	53,204	-	-	2,627	868,489
3. Others	68,826	25,091,678	16,899	4,668,239	-	-	85,725	29,759,916
B. Advances Secured by Guarantee(s)	155,909	30,066,220	58,812	9,296,198	-	-	214,721	39,362,418
1. Institutional Guarantee(s)	-	-	-	-	-	-	-	-
2. Individual Guarantee(s)	155,909	30,066,220	58,812	9,296,198	-	-	214,721	39,362,418
VIII. Unsecured Advances	3,087,745	95,676,965	963,437	28,825,976	26	3,827	4,051,208	124,506,768
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	2,520,366	14,246,200	695,065	2,692,902	-	-	3,215,431	16,939,102
3. Others	567,379	81,430,765	268,372	26,133,074	26	3,827	835,777	107,567,666
Total	3,804,389	321,497,890	1,167,177	85,218,469	45	9,012	4,971,611	406,725,371

Note(s)

1. Effective March 2025, Easy Paisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-24		Dec-24		Mar-25 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	6,217,857	413,857,903	8,497,619	429,580,676	4,971,611	406,725,371
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)	1,794,324	307,640,004	1,480,750	310,587,378	1,448,132	311,652,060
A. Agriculture, forestry and fishing	1,409,995	241,478,713	1,212,318	249,537,370	1,169,535	249,014,671
1. Crop and animal production, hunting and related service activities	1,409,101	241,344,101	1,211,976	249,455,874	1,169,264	248,946,019
Growing of Wheat, Rice, Sugar Cane & Cotton	578,270	96,394,132	440,119	88,016,248	389,029	82,719,676
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,007	310,704	938	235,305	817	232,881
Growing of other fruits, vegetables and crops	34,411	4,505,170	66,256	7,595,229	82,571	8,594,236
Raising of livestock and other related activities	746,344	132,522,601	661,231	142,790,110	657,892	146,787,835
Other agricultural support activities	48,069	7,611,494	43,432	10,818,981	38,955	10,611,392
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	894	134,612	342	81,496	271	68,651
B. Mining and quarrying	2	559	1	59	2	406
05 - Mining of coal and lignite	1	500	-	-	-	-
06 - Extraction of crude petroleum and natural gas	1	59	1	59	2	406
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	41,658	5,892,140	32,244	5,707,544	37,402	5,240,909
10 - Manufacture of food products	9,509	1,063,072	5,968	1,761,570	10,193	1,479,548
11 - Manufacture of beverages	380	69,443	255	51,760	245	52,341
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	3,552	1,866,170	4,680	1,424,010	4,674	1,298,281
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	189	46,526	149	43,940	138	46,009
Manufacture of carpets and rugs	115	17,649	78	17,656	71	17,679
Manufacture of other textiles n.e.c.	3,247	1,801,983	4,452	1,362,401	4,465	1,234,594
14 - Manufacture of wearing apparel	5,466	397,985	3,406	374,064	5,203	363,716
15 - Manufacture of leather and related products	256	48,079	227	43,842	235	49,762

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	44	6,287	30	5,817	36	7,406
Manufacture of luggage, handbags and the like, saddlery and harness	111	31,986	100	31,069	97	35,104
Manufacture of footwear	101	9,806	97	6,955	102	7,252
a. Leather wear	100	9,806	96	6,955	101	7,252
b. Rubber and Plastic wear	1	-	1	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	274	40,084	223	32,187	250	40,834
17 - Manufacture of paper and paper products	5	1,456	2	909	2	765
18 - Printing and reproduction of recorded media	157	30,964	145	28,586	152	27,444
Printing and other service activities related to printing	157	30,964	145	28,586	152	27,444
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	3	154	5	466
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	7	378	1	8	-	-
22 - Manufacture of rubber and plastics products	9	6,417	10	5,702	9	5,165
23 - Manufacture of other non-metallic mineral products	206	44,460	157	36,639	144	32,042
24 - Manufacture of basic metals	282	41,945	198	32,666	190	30,961
25 - Manufacture of fabricated metal products, except machinery and equipment	15,665	1,082,311	12,951	948,006	11,677	871,593
26 - Manufacture of computer, electronic and optical products	198	21,498	95	15,345	84	15,095
27 - Manufacture of electrical equipment	10	16,542	7	12,811	7	12,399
28 - Manufacture of machinery and equipment	3	72	3	72	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	10	558	9	514	8	464
31 - Manufacture of furniture	313	52,167	237	38,607	229	39,440
32 - Other manufacturing	5,352	1,108,243	3,667	900,090	4,092	920,520
Manufacture of jewellery and related articles	59	9,606	46	9,490	48	11,559
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	6	633	2	311	2	311
Manufacture of sports goods	85	17,449	64	20,478	62	19,898
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	253	57,462	173	45,100	170	50,257
Manufacture of Handicrafts	401	42,770	302	37,025	339	40,137
Other manufacturing n.e.c.	4,548	980,322	3,080	787,686	3,471	798,358
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	8,945	3,193,925	8,883	3,297,034	8,604	3,233,695
41 - Construction of buildings	8,945	3,193,925	8,883	3,297,034	8,604	3,233,695
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	202,248	42,183,468	137,402	38,024,179	141,725	40,369,240
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,319	415,567	1,735	306,291	1,850	327,201
46 - Wholesale trade, except of motor vehicles and motorcycles	36,091	9,922,961	27,140	9,562,255	30,408	10,646,148
47 - Retail trade, except of motor vehicles and motorcycles	163,838	31,844,939	108,527	28,155,633	109,467	29,395,891
H. Transportation and storage	1,393	297,929	1,449	1,034,873	1,637	1,008,546
49 - Land transport and transport via pipelines	1,341	291,096	1,421	1,030,063	1,614	1,003,917
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	52	6,833	28	4,810	23	4,629
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	1,755	272,216	1,383	217,923	1,578	264,322
55 - Accommodation	907	202,229	703	158,593	682	149,949
56 - Food and beverage service activities	848	69,987	680	59,330	896	114,374
J. Information and communication	173	29,215	135	24,726	155	28,710
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	84	13,065	71	11,777	75	11,702
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	86	14,201	57	9,995	71	13,643
62 - Computer programming, consultancy and related activities	3	1,949	7	2,954	9	3,365
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	12	897	11	1,705	9	1,575
L. Professional, scientific and technical activities	1,793	341,976	615	366,405	1,443	388,537
69 - Legal and accounting activities	1,378	273,744	339	305,384	1,201	327,859
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	176	35,967	118	22,535	110	28,163
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	211	27,008	89	13,505	69	11,242
74 - Other professional, scientific and technical activities	3	783	45	16,973	34	11,718
75 - Veterinary activities	25	4,474	24	8,008	29	9,555
M. Administrative and support service activities	58,311	6,039,373	42,970	6,099,207	41,418	5,648,151
77 - Rental and leasing activities	35	5,923	22	5,186	24	4,930
78 - Employment activities	54,689	5,448,439	41,363	5,276,505	36,846	4,678,378
79 - Travel agency, tour operator, reservation service and related activities	48	6,029	34	6,156	31	5,671
80 - Security and investigation activities	2	97	1	0	1	0
81 - Services to buildings and landscape activities	34	5,524	26	6,548	58	11,394
82 - Office administrative, office support and other business support activities	3,503	573,361	1,524	804,812	4,458	947,777
N. Education	5,965	711,269	945	209,952	787	190,697
O. Human health and social work activities	22,133	2,059,845	13,269	1,514,368	13,333	1,621,303
86 - Human health activities	333	73,083	275	57,177	270	58,111
87 - Residential care activities	21,800	1,986,761	12,994	1,457,191	13,063	1,563,191
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	898	135,840	474	84,836	425	83,089
Q. Other service activities	39,043	5,002,639	28,651	4,467,197	30,079	4,558,209
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	4,361,894	89,952,235	6,982,829	106,143,934	3,482,077	76,896,589
A. Bank Employees	7,094	5,420,355	7,272	6,553,585	7,568	6,908,659
1) For house building	822	3,443,462	843	3,868,737	851	4,017,091
2) For transport i.e. purchase of car etc.	1,266	864,749	1,272	1,240,222	1,303	1,338,506
3) Other purposes	5,006	1,112,144	5,157	1,444,626	5,414	1,553,062
B. Consumer Financing	4,128,500	62,684,558	6,736,786	74,741,004	3,334,466	58,978,898
1) For house building	136,319	42,619,314	118,016	40,023,368	105,190	37,002,236
2) For transport i.e. purchase of car etc	1,433	1,211,842	1,010	851,410	1,024	788,063
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	2,664	2,674,097	2,719	2,620,584
5) Personal loans	3,990,748	18,853,401	6,615,096	31,192,130	3,225,533	18,568,016
C) Other	226,300	21,847,323	238,771	24,849,345	140,043	11,009,031
VII. OTHER	61,639	16,265,664	34,040	12,849,364	41,402	18,176,722
Total	6,217,857	413,857,903	8,497,619	429,580,676	4,971,611	406,725,371

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st March, 2025

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	3,804,389	321,897,890	1,167,177	85,218,469	45	9,012	4,971,611	406,725,371
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 (NBFI)	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
NPLs and DPLs	-	-	-	-	-	-	-	-
Stock Exchanges & Brokerage Houses	-	-	-	-	-	-	-	-
Mudarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,112,566	244,987,573	335,530	66,658,734	36	5,753	1,448,132	311,652,060
A. Agriculture, forestry and fishing	900,569	195,059,942	268,939	53,949,822	27	4,907	1,169,535	249,014,671
1. Crop and animal production, hunting and related service activities	900,367	195,006,338	268,870	53,934,775	27	4,907	1,169,264	248,946,019
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	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
82 - Forestry and logging	-	-	-	-	-	-	-	-
83 - Fishing and aquaculture	202	53,604	69	15,047	-	-	271	68,651
B. Mining and quarrying	2	406	-	-	-	-	2	406
85 - Mining of coal and lignite	-	-	-	-	-	-	-	-
86 - Extraction of crude petroleum and natural gas	2	406	-	-	-	-	2	406
87 - Mining of metal ores	-	-	-	-	-	-	-	-
88-Other mining and quarrying	-	-	-	-	-	-	-	-
89 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	27,080	4,159,622	10,321	1,081,227	1	60	37,402	5,240,909
10 - Manufacture of food products	8,906	1,219,356	1,287	260,192	-	-	10,193	1,479,548
11 - Manufacture of beverages	243	51,951	2	390	-	-	245	52,341
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3,519	997,808	1,155	300,473	-	-	4,674	1,298,281
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	6	1,436	132	44,573	-	-	138	46,009
Manufacture of carpets and rugs	52	14,533	19	3,146	-	-	71	17,679
Manufacture of other textiles n.e.c.	3,461	981,839	1,004	252,754	-	-	4,465	1,234,594
14 - Manufacture of wearing apparel	1,646	172,704	3,557	191,012	-	-	5,203	363,716
15 - Manufacture of leather and related products	210	47,208	25	2,554	-	-	235	49,762

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st March, 2025

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	36	7,406	-	-	-	-	36	7,406
Manufacture of luggage, handbags and the like, saddlery and harness	93	33,516	4	1,588	-	-	97	35,104
Manufacture of footwear	81	6,286	21	966	-	-	102	7,252
a. Leather wear	80	6,286	21	966	-	-	101	7,252
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	247	40,665	3	169	-	-	250	40,834
17 - Manufacture of paper and paper products	2	765	-	-	-	-	2	765
18 - Printing and reproduction of recorded media	151	27,144	1	300	-	-	152	27,444
Printing and other service activities related to printing	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	5	466	-	-	-	-	5	466
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-
22 - Manufacture of rubber and plastic products	9	5,165	-	-	-	-	9	5,165
23 - Manufacture of other non-metallic mineral products	142	30,867	2	1,175	-	-	144	32,042
24 - Manufacture of basic metals	190	30,961	-	-	-	-	190	30,961
25 - Manufacture of fabricated metal products, except machinery and equipment	8,810	665,140	2,866	206,393	1	60	11,677	871,593
26 - Manufacture of computer, electronic and optical products	60	11,893	24	3,202	-	-	84	15,095
27 - Manufacture of electrical equipment	7	12,399	-	-	-	-	7	12,399
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	4	158	4	306	-	-	8	464
31 - Manufacture of furniture	218	38,467	11	974	-	-	229	39,440
32 - Other manufacturing	2,708	806,433	1,384	114,087	-	-	4,092	920,520
Manufacture of jewellery and related articles	47	11,469	1	89	-	-	48	11,559
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	2	311	-	-	-	-	2	311
Manufacture of sports goods	57	19,749	5	149	-	-	62	19,898
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	151	45,322	19	4,915	-	-	170	50,237
Manufacture of Handicrafts	111	16,656	228	23,482	-	-	339	40,137
Other manufacturing n.e.c.	2,340	712,926	1,131	85,432	-	-	3,471	798,358
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	7,357	2,721,201	1,247	512,494	-	-	8,604	3,233,695
41 - Construction of buildings	7,357	2,721,201	1,247	512,494	-	-	8,604	3,233,695
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks As on 31st March, 2025

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	113,280	32,773,932	28,444	7,994,103	1	205	141,725	40,369,240
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,842	322,996	8	4,205	-	-	1,850	327,201
46 - Wholesale trade, except of motor vehicles and motorcycles	24,610	8,420,846	5,798	2,225,303	-	-	30,408	10,646,148
47 - Retail trade, except of motor vehicles and motorcycles	86,828	24,030,090	22,638	5,365,596	1	205	109,467	29,395,891
H. Transportation and storage	1,614	1,000,108	23	8,438	-	-	1,637	1,008,546
49 - Land transport and transport via pipelines	1,595	996,112	19	7,806	-	-	1,614	1,003,917
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	19	3,996	4	633	-	-	23	4,629
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,468	253,482	110	10,841	-	-	1,578	264,322
55 - Accommodation	660	145,610	22	4,338	-	-	682	149,949
56 - Food and beverage service activities	808	107,871	88	6,503	-	-	896	114,374
J. Information and communication	150	26,531	5	2,179	-	-	155	28,710
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	73	11,366	2	336	-	-	75	11,702
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	70	13,583	1	60	-	-	71	13,643
62 - Computer programming, consultancy and related activities	7	1,582	2	1,783	-	-	9	3,365
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	6	1,521	3	54	-	-	9	1,575
L. Professional, scientific and technical activities	1,249	337,953	194	50,584	-	-	1,443	388,537
69 - Legal and accounting activities	1,041	288,544	160	39,315	-	-	1,201	327,859
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	99	22,430	11	5,733	-	-	110	28,163
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	52	8,260	17	2,982	-	-	69	11,242
74 - Other professional, scientific and technical activities	31	9,750	3	1,968	-	-	34	11,718
75 - Veterinary activities	26	8,969	3	586	-	-	29	9,555
M. Administrative and support service activities	31,825	4,482,385	9,586	1,165,264	7	581	41,418	5,648,231
77 - Rental and leasing activities	18	3,911	6	1,019	-	-	24	4,930
78 - Employment activities	28,088	3,665,993	8,751	1,011,804	7	581	36,846	4,678,378
79 - Travel agency, tour operator, reservation service and related activities	29	5,454	2	217	-	-	31	5,671
80 - Security and investigation activities	1	0	-	-	-	-	1	0
81 - Services to buildings and landscape activities	51	10,348	7	1,046	-	-	58	11,394
82 - Office administrative, office support and other business support activities	3,638	796,599	820	151,178	-	-	4,458	947,777
N. Education	592	138,161	195	52,537	-	-	787	190,697
O. Human health and social work activities	5,477	1,108,745	7,856	512,557	-	-	13,333	1,621,303
86 - Human health activities	222	49,590	48	8,521	-	-	270	58,111
87 - Residential care activities	5,255	1,059,155	7,808	504,036	-	-	13,063	1,563,191
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	288	64,865	137	18,224	-	-	425	83,089
Q. Other service activities	21,609	2,858,799	8,470	1,699,409	-	-	30,079	4,558,209
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-
VI. PERSONAL	2,658,817	61,838,006	823,260	15,058,593	-	-	3,482,077	76,896,599
A. Bank - Employees	6,801	6,297,593	767	61,066	-	-	7,568	6,908,659
1) For house building	761	3,660,317	90	356,774	-	-	851	4,017,091
2) For transport i.e. purchase of car etc.	1,230	1,244,283	73	94,223	-	-	1,303	1,338,506
3) Other purposes	4,810	1,392,993	604	160,068	-	-	5,414	1,553,062
B. Consumer Financing	2,615,825	48,993,867	718,641	9,985,032	-	-	3,334,466	58,978,898
1) For house building	84,009	30,150,463	21,181	6,851,773	-	-	105,190	37,002,236
2) For transport i.e. purchase of car etc	985	755,382	39	32,681	-	-	1,024	788,063
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	2,617	2,538,264	102	82,320	-	-	2,719	2,620,584
5) Personal loans	2,528,214	15,549,758	697,319	3,018,258	-	-	3,225,533	18,568,016
C) Other	36,191	6,546,546	103,852	4,462,485	-	-	140,043	11,009,031
VII. OTHER	33,006	14,672,311	8,387	3,501,152	9	3,258	41,402	18,176,722
Total	3,804,389	321,497,899	1,167,177	85,218,469	45	9,012	4,971,611	406,725,371

Notes(i)

1. Effective March 2025, Easyplus Bank Lt. has been included in scheduled banks (and, former, Teleser Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

2. 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/Return

Microfinance Banks

(Thousand Rupees)

Rate of Interest	Mar-24	Dec-24	Mar-25 P
0.00	29,348,918	33,855,411	22,605,253
1.00	-	-	-
2.00	-	-	-
3.00	375,898	406,501	430,301
4.00	274,650	493,007	1,317,604
5.00	14,121,001	14,451,137	13,867,990
6.00	-	-	-
7.00	32,432	13,918	24,489
8.00	667,158	103,255	152,266
9.00	-	-	132,889
10.00	98,227	144,549	118,030
11.00	419	99,049	90,825
12.00	3,452	82,440	69,625
13.00	57,018	2,637	5,298
14.00	9,400	4,345	10,719
15.00	99,893	105,077	120,157
16.00	61,664	128,614	155,411
17.00	22,826	88,271	81,912
18.00	201,006	132,969	114,119
19.00	214,043	197,615	207,755
20.00	967,244	603,193	534,977
21.00	1,256,405	936,153	822,683
22.00	2,209,961	1,399,181	1,177,699
23.00	2,873,726	2,091,817	1,842,204
24.00	2,242,400	1,834,288	1,176,477
25.00	3,641,367	2,762,994	2,153,567
26.00	3,886,081	2,123,378	1,727,976
27.00	3,279,216	2,293,281	1,966,544
28.00	5,141,945	2,499,371	2,010,721
29.00	5,769,643	3,589,938	2,936,930
30.00	6,680,847	7,311,977	5,944,567
31.00	7,152,572	7,142,656	7,185,064
32.00	14,055,536	16,519,255	15,831,554
33.00	15,728,359	15,201,000	18,102,961
34.00	16,894,233	9,273,020	7,501,874
35.00	13,462,758	9,881,909	7,266,616
36.00	19,342,381	14,740,108	10,854,083
37.00	40,147,022	33,580,328	33,040,080
38.00	31,689,145	30,857,506	29,940,040
39.00	31,230,106	32,500,041	25,302,557
40.00	29,023,751	59,552,497	68,500,127
41.00	16,776,151	30,470,664	27,998,132
42.00	32,715,488	25,859,819	34,507,924
43.00	6,511,718	14,803,954	17,295,253
44.00	5,958,527	954,098	944,187
45.00	2,077,104	855,297	723,807
46.00	2,174,783	1,568,935	1,563,860
47.00	4,254,323	1,681,581	1,282,486
48.00	2,074,581	447,840	348,050
49.00	6,344,657	4,677,086	5,013,414
50.00 & above	32,707,868	41,258,717	31,724,313
Total	413,857,903	429,580,676	406,725,371

*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/Return and Gender

Microfinance Banks As on 31st March, 2025

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	19,259,220	3,345,460	573	22,605,253
1.00	-	-	-	-
2.00	-	-	-	-
3.00	379,614	50,687	-	430,301
4.00	1,052,959	264,645	-	1,317,604
5.00	11,882,890	1,985,100	-	13,867,990
6.00	-	-	-	-
7.00	19,554	4,935	-	24,489
8.00	149,183	3,083	-	152,266
9.00	85,589	47,300	-	132,889
10.00	89,167	28,863	-	118,030
11.00	77,947	12,878	-	90,825
12.00	61,380	8,245	-	69,625
13.00	4,723	575	-	5,298
14.00	10,061	658	-	10,719
15.00	97,442	22,715	-	120,157
16.00	126,959	28,452	-	155,411
17.00	70,789	11,123	-	81,912
18.00	102,433	11,686	-	114,119
19.00	171,674	36,081	-	207,755
20.00	494,742	40,234	-	534,977
21.00	671,801	150,883	-	822,683
22.00	1,008,114	169,585	-	1,177,699
23.00	1,580,071	262,133	-	1,842,204
24.00	1,013,499	162,978	-	1,176,477
25.00	1,833,484	320,083	-	2,153,567
26.00	1,539,584	188,391	-	1,727,976
27.00	1,694,891	271,653	-	1,966,544
28.00	1,446,563	564,157	-	2,010,721
29.00	2,633,450	303,480	-	2,936,930
30.00	4,926,256	1,018,251	60	5,944,567
31.00	5,970,315	1,214,750	-	7,185,064
32.00	13,097,331	2,733,310	914	15,831,554
33.00	14,700,590	3,401,771	601	18,102,961
34.00	6,408,211	1,093,663	-	7,501,874
35.00	6,030,400	1,235,201	1,015	7,266,616
36.00	7,806,648	3,047,163	271	10,854,083
37.00	26,378,886	6,661,194	-	33,040,080
38.00	24,646,926	5,293,114	-	29,940,040
39.00	17,585,248	7,717,309	-	25,302,557
40.00	53,186,067	15,313,855	205	68,500,127
41.00	23,027,423	4,970,557	152	27,998,132
42.00	26,467,718	8,036,754	3,451	34,507,924
43.00	12,876,593	4,417,888	772	17,295,253
44.00	795,337	148,851	-	944,187
45.00	553,992	169,815	-	723,807
46.00	1,253,082	310,718	60	1,563,860
47.00	1,074,627	207,689	170	1,282,486
48.00	285,143	62,907	-	348,050
49.00	590,430	4,422,984	-	5,013,414
50.00 & above	26,278,884	5,444,659	769	31,724,313
Total	321,497,890	85,218,469	9,012	406,725,371

*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-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	215,396	92,294	307,690	211,396	99,192	310,587	214,396	97,256	311,652
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	38,528	51,374	89,902	37,004	69,140	106,144	34,105	42,791	76,897
	Others	10,961	5,305	16,266	8,482	4,368	12,849	11,623	6,553	18,177
	Total	264,885	148,973	413,858	256,881	172,700	429,581	260,125	146,600	406,725
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	155,423	58,833	214,256	148,953	60,652	209,606	149,178	59,425	208,603
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,578	20,558	37,135	16,162	22,432	38,594	14,544	12,435	26,979
	Others	7,329	2,282	9,611	5,412	1,627	7,039	7,517	2,623	10,140
	Total	179,330	81,672	261,002	170,527	84,712	255,239	171,239	74,483	245,722
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	44,948	19,178	64,126	48,044	19,304	67,348	50,330	19,128	69,459
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	15,373	13,837	29,210	14,140	19,998	34,138	12,856	6,546	19,402
	Others	3,184	1,472	4,656	2,672	988	3,660	3,548	1,569	5,116
	Total	63,505	34,488	97,992	64,856	40,289	105,146	66,734	27,243	93,977
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	9,900	7,807	17,707	9,531	8,762	18,293	9,800	8,658	18,459
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,427	1,632	4,058	2,787	1,664	4,450	2,802	1,361	4,163
	Others	258	1,097	1,355	161	736	898	246	1,257	1,504
	Total	12,585	10,535	23,120	12,479	11,162	23,641	12,848	11,277	24,126
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,158	317	2,475	2,226	334	2,560	2,360	373	2,732
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,276	589	2,864	2,152	689	2,841	2,183	718	2,901
	Others	144	50	194	167	27	194	217	30	247
	Total	4,578	956	5,534	4,545	1,050	5,595	4,759	1,121	5,881
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,516	1,516	-	5,197	5,197	-	4,592	4,592
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	13,642	13,642	-	23,263	23,263	-	20,817	20,817
	Others	-	233	233	-	848	848	-	864	864
	Total	-	15,392	15,392	-	29,308	29,308	-	26,273	26,273

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,865	2,085	4,950	2,535	2,040	4,574	2,624	2,048	4,673
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,785	378	2,163	1,666	341	2,007	1,624	336	1,960
	Others	30	14	43	43	11	54	53	23	76
	Total	4,679	2,477	7,156	4,244	2,392	6,635	4,301	2,407	6,708
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	102	2,508	2,610	107	2,903	3,010	104	3,032	3,135
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	90	788	878	96	754	850	97	578	674
	Others	16	157	173	27	129	157	43	187	230
	Total	208	3,453	3,661	230	3,786	4,016	243	3,796	4,039

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1,735,960	2,730,233	5,035,394	16,661,024	1,160,845	4,828,184
5,000 to 10,000	2,079,892	10,685,457	1,391,332	9,043,387	2,107,749	12,048,848
10,000 to 20,000	176,348	2,400,890	241,320	3,307,562	45,276	673,699
20,000 to 25,000	36,515	811,769	54,726	1,215,012	23,159	523,565
25,000 to 30,000	40,787	1,130,938	43,766	1,195,824	27,463	760,062
30,000 to 40,000	102,084	3,549,604	79,717	2,806,091	68,577	2,391,191
40,000 to 50,000	120,557	5,348,929	85,118	3,995,980	75,449	3,366,387
50,000 to 60,000	138,932	7,385,662	103,291	5,711,819	89,318	4,753,820
60,000 to 70,000	122,261	7,740,452	99,250	6,403,835	88,929	5,625,518
70,000 to 80,000	132,936	9,792,961	96,229	7,292,553	84,033	6,217,644
80,000 to 90,000	91,696	7,649,615	71,361	6,093,277	63,366	5,311,670
90,000 to 100,000	86,925	8,208,444	71,401	7,190,472	65,378	6,219,162
100,000 to 200,000	701,065	86,702,162	525,378	75,265,077	474,714	66,917,102
200,000 to 300,000	275,635	62,501,863	260,500	60,931,158	252,236	58,520,966
300,000 to 400,000	85,403	29,049,684	107,209	36,957,397	106,084	36,144,109
400,000 to 500,000	48,405	21,606,184	59,834	27,092,433	60,408	26,970,891
500,000 to 600,000	32,405	17,384,192	42,295	22,874,049	42,223	22,795,755
600,000 to 700,000	20,608	13,299,246	27,531	17,850,247	28,694	18,518,434
700,000 to 800,000	17,450	12,609,113	22,387	16,771,375	23,039	17,177,715
800,000 to 900,000	15,216	12,456,726	17,517	14,882,797	18,227	15,445,511
900,000 to 1,000,000	15,347	14,224,562	18,374	17,523,147	18,647	17,754,258
1,000,000 to 2,000,000	32,935	39,275,341	37,562	50,015,756	41,002	54,302,196
2,000,000 & Over	108,495	37,313,876	6,127	18,500,403	6,795	19,458,684
Total	6,217,857	413,857,903	8,497,619	429,580,676	4,971,611	406,725,371

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

*.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, 2025

(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	2,553,140	14,106,407	715,450	2,770,613	4	12	3,268,594	16,877,032
5,000 to 10,000	18,039	265,797	27,237	407,902	-	-	45,276	673,699
10,000 to 20,000	9,066	203,265	14,093	320,300	-	-	23,159	523,565
20,000 to 25,000	11,749	326,092	15,713	433,941	1	29	27,463	760,062
25,000 to 30,000	32,572	1,136,446	36,004	1,254,713	1	32	68,577	2,391,191
30,000 to 40,000	46,882	2,105,010	28,567	1,261,377	-	-	75,449	3,366,387
40,000 to 50,000	63,683	3,391,991	25,633	1,361,728	2	102	89,318	4,753,820
50,000 to 60,000	67,908	4,296,381	21,014	1,328,710	7	426	88,929	5,625,518
60,000 to 70,000	66,058	4,886,432	17,975	1,331,212	-	-	84,033	6,217,644
70,000 to 80,000	50,826	4,258,093	12,537	1,053,328	3	248	63,366	5,311,670
80,000 to 90,000	52,400	4,987,529	12,978	1,231,633	-	-	65,378	6,219,162
90,000 to 100,000	365,965	51,450,077	108,739	15,465,651	10	1,374	474,714	66,917,102
100,000 to 200,000	186,130	43,481,279	66,097	15,037,593	9	2,093	252,236	58,520,966
200,000 to 300,000	85,118	29,029,238	20,964	7,114,151	2	720	106,084	36,144,109
300,000 to 400,000	49,004	21,888,093	11,403	5,082,396	1	401	60,408	26,970,891
400,000 to 500,000	34,247	18,485,185	7,974	4,309,510	2	1,060	42,223	22,795,755
500,000 to 600,000	23,253	15,011,589	5,440	3,506,150	1	695	28,694	18,518,434
600,000 to 700,000	18,896	14,091,182	4,143	3,086,533	-	-	23,039	17,177,715
700,000 to 800,000	14,951	12,668,998	3,275	2,775,668	1	845	18,227	15,445,511
800,000 to 900,000	15,254	14,521,968	3,392	3,231,318	1	973	18,647	17,754,258
900,000 to 1,000,000	33,626	44,539,503	7,376	9,762,693	-	-	41,002	54,302,196
1,000,000 to 2,000,000	4,483	10,790,015	1,005	2,395,537	-	-	5,488	13,185,552
2,000,000 & Over	1,139	5,577,320	168	695,812	-	-	1,307	6,273,132
Total	3,804,389	321,497,890	1,167,177	85,218,469	45	9,012	4,971,611	406,725,371

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

*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-24			Dec-24			Mar-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	163,330,644	171,538,693	164,358,814	376,167,130	382,527,009	379,049,283	185,107,247	188,090,515	188,099,069
1) Treasury Bills	94,179,643	101,718,570	94,330,855	179,910,528	186,068,103	181,511,993	103,417,052	105,632,814	104,702,773
2) Pakistan Investment Bonds (PIBs)	69,151,001	69,820,123	70,027,959	196,256,602	196,458,906	197,537,290	81,690,195	82,457,701	83,396,296
a. Fixed Rate	37,791,609	38,100,123	37,812,497	21,481,963	21,481,963	22,025,136	36,069,342	36,661,712	37,060,863
b. Floating Rate	31,359,392	31,720,000	32,215,462	174,774,639	174,976,943	175,512,154	45,620,853	45,795,989	46,335,433
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	230,000	230,000	230,000	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,838	255,919	255,838	255,838	255,919	255,838	155,918	155,919	155,918
IX. MUTUAL FUNDS	2,666,701	2,666,701	2,666,701	-	-	-	-	-	-
X. OTHERS	200,000	200,000	204,119	40,000	40,000	40,453	183,333	183,333	183,333
XI. Islamic Banking Products - Investments	4,364,098	4,391,999	4,384,270	6,962,444	6,948,297	7,056,483	6,873,076	6,900,864	7,072,379
a. Government Islamic Securities	4,331,717	4,332,035	4,351,797	6,849,508	6,805,000	6,942,129	6,853,889	6,840,900	7,053,192
1. GOP Ijara Sukuk	4,331,717	4,332,035	4,351,797	6,849,508	6,805,000	6,942,129	6,853,889	6,840,900	7,053,192
a. Variable Rental Rate (VRR)	4,331,717	4,332,035	4,351,797	1,982,853	1,950,000	2,042,594	5,350,975	5,340,900	5,469,669
b. Fixed Rental Rate (FRR)	-	-	-	4,866,655	4,855,000	4,899,535	1,502,914	1,500,000	1,583,523
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	32,381	59,964	32,473	29,603	59,964	31,021	19,187	59,964	19,187
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	32,381	59,964	32,473	29,603	59,964	31,021	19,187	59,964	19,187
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	83,333	83,333	83,333	-	-	-
Total	170,817,281	179,053,312	171,869,742	383,655,412	390,001,225	386,632,057	192,319,574	195,330,631	195,510,699

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Assets	2,321,483,356	1,926,392,768	1,525,414,269
I. Currency and Deposits	7,974,578	20,477,027	9,709,681
1. Currency	13,477	9,750	11,816
2. Transferable Deposits	3,372,356	4,899,707	4,828,941
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	4,588,745	15,567,570	4,868,924
II. Securities(other than shares)	2,037,216,148	1,603,619,163	1,231,576,256
1. Short-term	815,307,938	138,413,589	37,924,555
2. Long-term	1,221,908,210	1,465,205,574	1,193,651,701
III. Loans extended (Advances)¹	182,835,365	208,998,199	188,555,014
1. Short-term	40,878,417	68,371,875	50,138,977
A) Money at call	-	1,500,555	100,123
B) Reverse Repo	3,807,194	23,431,884	4,235,300
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	37,071,223	43,439,436	45,803,554
2. Long-term	141,956,948	140,626,324	138,416,037
IV. Shares and other equity	18,391,246	21,694,499	25,099,279
1. Quoted	11,365,906	11,480,645	12,775,712
2. Non quoted	6,967,110	8,138,917	10,248,630
3. Investment fund shares	58,230	2,074,937	2,074,937
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	63,989,429	60,096,003	57,486,771
1. Trade credit and advances	-	-	-
2. Others	63,989,429	60,096,003	57,486,771
A) Dividends receivable resident sector	4,328,217	4,690	3,818,458
B) Settlement accounts resident sector	985,372	1,240,666	661,370
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	58,675,840	58,850,647	53,006,943
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	11,076,590	11,507,877	12,987,268
1. Produced assets	10,926,891	11,258,768	12,735,973
A) Tangible fixed assets	10,630,290	10,938,072	12,348,699
a) Dwellings	4,321,386	4,270,108	5,653,203
i) Building on freehold land	484,360	426,009	695,854
ii) Building on leasehold land	3,837,026	3,844,099	4,957,349
b) Other buildings and structures	2,492,898	2,485,129	2,485,129
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,456,147	2,448,378	2,448,378
c) Machinery and equipment	2,339,352	2,427,643	2,434,582
i) Transport equipment	1,405,563	1,414,547	1,420,883
ii) Furniture & Fixtures	341,454	326,437	326,864
iii) Office equipment	506,059	571,133	574,170
iv) Other machinery & equipment	86,277	115,526	112,665
d) Other tangible fixed assets n.e.s	1,476,653	1,755,192	1,775,785
B) Intangible fixed assets	296,602	320,696	387,274
a) Computer software	296,602	320,696	387,274
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work-in-progress	-	99,410	101,596

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Liabilities	2,321,483,356	1,926,392,770	1,525,414,269
I. Deposits²	61,187,238	80,385,909	56,857,327
1. Transferable Deposits	3,952,534	5,773,205	5,159,149
2. Restricted/ compulsory deposits	105,287	190,582	180,413
3. Other deposits	57,129,417	74,422,122	51,517,765
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,079,111,908	1,632,545,771	1,241,722,049
1. Short-term	1,974,212,050	1,135,529,689	760,432,096
A) Money at call	67,666,682	90,839,473	69,975,450
B) Repurchase agreements (Repo)	1,784,138,609	179,018,435	223,681,822
C) Other short-term borrowings	122,406,758	865,671,781	466,774,824
2. Long-term borrowings	104,899,858	497,016,082	481,289,953
IV. Financial Derivatives	-	-	-
V. Other accounts payable	54,474,427	54,459,123	61,535,686
1. Provision for losses	20,521,015	19,890,811	21,460,020
A) Provision for loan losses-Specific	14,916,857	13,380,407	14,642,350
B) Provision for loan losses-General	3,349,433	5,412,190	5,483,769
C) Provision for other losses	2,254,725	1,098,214	1,333,901
2. Accumulated Depreciation	2,150,593	2,652,600	2,438,058
3. Other accounts payable to other resident Sectors	31,137,319	31,915,712	36,587,608
A) Dividends payable	665,500	-	750,000
B) Settlement accounts	6,940,820	3,629,274	4,293,239
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	23,530,999	28,286,438	31,544,369
a) Suspense account	7,996,759	8,322,765	8,641,232
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	(1,316,362)	(15,370)	663,534
d) Accrued wages	173,110	115,074	336,451
e) Accrued rent	-	-	-
f) Accrued taxes	7,680,498	9,186,298	8,099,125
g) Other miscellaneous liability items	8,996,994	10,677,671	13,804,027
4. Other non- resident accounts payable	665,500	-	1,050,000
A) Dividends payable non-residents	665,500	-	1,050,000
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	126,709,783	159,001,967	165,299,207
1. Quoted	-	-	-
2. Non quoted	78,342,968	78,558,408	78,558,408
3. Investment fund shares	-	-	-
4. Retained earnings	20,690,280	22,685,828	33,513,358
5. Current year result	20,524	18,356,273	8,262,303
6. General and special reserve	25,345,709	26,178,370	29,213,681
7. Valuation adjustments	2,310,302	13,223,088	15,751,457
IX. Contingencies and Commitments³	228,431,904	122,037,860	108,386,599
1. Guarantees	12,741,268	14,714,160	17,878,691
2. Commitments	215,158,047	103,725,569	86,795,547
A) Letter of Credit	4,701,882	4,628,358	6,164,728
B) Forward government Securities Transactions	3,807,193	60,921,159	45,778,087
C) Forward lending	6,998,197	4,850,815	4,047,590
D) Commitments for acquisition of :	30,157	208,934	205,637
i. Fixed assets	766	85,885	82,838
ii. Intangible assets	29,391	123,049	122,799
E) Other commitments	199,590,461	33,116,303	34,647,095
3. Other contingent liabilities	532,589	3,598,131	3,712,361

Notes:

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

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

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

8.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	111,402,989	122,364,428	54,836,630
1. Loans and advances	7,105,679	7,988,302	4,815,993
2. Investments	103,647,673	112,280,333	49,365,578
3. Lendings to financial institutions	491,471	1,946,322	535,295
4. Balances with banks	158,166	149,461	119,764
5. Income from inter-office lending	-	-	-
6. Other	-	10	-
B. Mark-Up/Return/Interest Expensed	113,173,723	105,217,723	42,422,256
1. Deposits	2,417,465	2,769,353	3,168,798
2. Borrowings	110,747,521	102,416,692	39,223,673
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	8,480	29,667	30,198
6. Expense on inter-office borrowing	257	-	-
7. Other	-	2,011	(413)
I. Net Mark-UP/Return/Interest Income (A - B)	(1,770,734)	17,146,705	12,414,374
C. Non Mark-UP/Return/Interest Income	5,762,044	5,656,607	3,289,366
1. Fee & Commission Income	208,806	397,388	133,260
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	13,210	40,512	-
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	124,405	158,612	67,248
v. Investment banking fee	53,455	27,631	20,164
vi. Commission on trade	383	-	-
vii. Commission on guarantees	17,353	42,885	19,670
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	-	127,748	26,178
xiv. Other Commission	-	-	-
2. Dividend Income	4,747,800	4,576,728	4,375,519
3. Foreign exchange income	(55,289)	14,082	31,027
4. Income from derivatives	-	-	-
5. Gain on securities	754,626	512,049	(941,899)
i. Realised	692,319	298,642	(965,963)
ii. Unrealised - held for trading	62,307	213,407	24,064
6. Other Income	106,101	156,360	(308,541)
i. Rent on property	98,615	133,079	101,173
ii. Gain on sale of fixed assets-net	59	(5,911)	5,649
iii. Loss on termination of lease liability against right of use assets	-	24,360	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	7,427	4,832	(415,363)
II. Total Income (I + C)	3,991,310	22,803,312	15,703,740

8.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	1,774,185	3,553,842	2,601,903
1. Operating expenses	1,704,352	3,229,025	2,373,405
i. Total compensation expense	1,080,428	1,881,236	1,523,475
ii. Property expense	236,343	411,159	259,459
a. Rent and taxes	9,021	15,443	15,511
b. Insurance	9,476	15,050	8,465
c. Utilities cost	33,792	41,581	24,068
d. Lease rental	-	-	-
e. Fuel expense generators	1,247	1,264	1,479
f. Security (including guards)	6,066	9,111	8,671
g. Repair and maintenance (including janitorial charges)	59,400	179,366	79,335
h. Depreciation on right-of-use assets	44,810	86,972	84,180
i. Depreciation	72,531	62,372	37,750
iii. Information technology expenses	26,491	91,880	82,951
iv. Other operating expenses	361,090	844,750	507,520
2. Workers welfare fund	33,566	285,885	185,334
3. Other charges	36,267	38,933	43,164
i. Penalties imposed by State Bank of Pakistan	-	110	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	36,267	38,823	43,164
III. Profit before provisions (II - D)	2,217,125	19,249,470	13,101,837
E. Provisions / (reversals) and write offs - net	(581,512)	471,047	127,985
1. (Reversals) / provisions against balance with Banks	(96)	1,388	6,298
2. (Reversals) / provisions for diminution in value of investments	23,940	274,242	(11,185)
3. (Reversals) / provisions against loans & advances	(172,845)	138,335	87,949
4. (Reversals) / provisions against off balance sheet items	(454,722)	58,280	44,933
5. Reversals against other assets	22,211	(1,198)	(10)
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	197,485	-	-
IV. Profit Before Taxation (III - E - F)	2,601,152	18,778,423	12,973,852
G. Taxation	863,679	5,875,914	4,104,620
1. Current	2,941,743	3,255,429	3,226,148
2. Prior	-	(231,241)	-
3. Deferred	(2,078,064)	2,851,726	878,472
V. Profit After Taxation (IV - G)	1,737,473	12,902,509	8,869,232
Notes on Human Resources			
Number of Employees*	1,014	979	977
1. Permanent	855	857	852
a. Male	729	719	713
b. Female	126	138	139
2. Contractual	159	122	125
a. Male	136	111	107
b. Female	23	11	18

* 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-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	1	25,000	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	783	58,744,708	1,135	78,442,498	977	54,525,288
1) Less Than Three Months	312	17,295,048	383	23,673,796	314	9,064,497
2) For Three Months and Over but Less Than Six Months	111	4,552,679	162	9,513,155	191	8,035,971
3) For Six Months and Over but Less Than One Year	105	6,491,770	152	18,430,922	118	18,067,465
4) For One Year & Over but Less Than Two Years	243	30,304,991	425	26,679,406	341	19,012,155
5) For Two Years & Over but Less Than Three Years	11	220	-	-	10	200
6) For Three Years & Over but Less Than Four Years	-	-	12	45,220	1	45,000
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	2	300,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	784	58,769,708	1,135	78,442,498	977	54,525,288

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
As on 31st March, 2025

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	204	1,315,624	110	390,221	167	639,251	496	52,180,192	977	54,525,288
1) Less Than Three Months	100	464,789	47	151,255	54	163,299	113	8,285,154	314	9,064,497
2) For Three Months and Over but Less Than Six Months	35	120,293	7	25,859	23	101,958	126	7,787,861	191	8,035,971
3) For Six Months and Over but Less Than One Year	19	127,641	13	26,056	20	109,772	66	17,803,996	118	18,067,465
4) For One Year & Over but Less Than Two Years	40	602,701	43	187,051	70	264,222	188	17,958,181	341	19,012,155
5) For Two Years & Over but Less Than Three Years	10	200	-	-	-	-	-	-	10	200
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	1	45,000	1	45,000
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	2	300,000	2	300,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	204	1,315,624	110	390,221	167	639,251	496	52,180,192	977	54,525,288

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	1,621,844	1,893,095	-	-	-	-
1) Official	1,621,844	1,893,095	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	57,147,864	76,549,403	-	-	-	-
I. GOVERNMENT	22,348,515	18,515,784	-	-	-	-
A. Federal Government	21,485,398	18,001,395	-	-	-	-
B. Provincial Governments	863,117	514,389	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5,536,669	16,665,000	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	500,000	12,000,000	-	-	-	-
Transport, storage and communications	4,200,000	4,165,000	-	-	-	-
Manufacturing	836,669	500,000	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	7,199,893	14,822,026	-	-	-	-
Mutual Funds and AMCs	5,455,000	11,700,000	-	-	-	-
Insurance & Pension Funds	-	500,000	-	-	-	-
MFIs and DFIs	902,927	1,104,210	-	-	-	-
Stock Exchange & Brokerage Houses	717,966	717,966	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	124,000	799,850	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	17,339,817	18,729,617	-	-	-	-
A. Agriculture, forestry and fishing	129,510	25,000	-	-	-	-
1. Crop and animal production, hunting and related service activities	129,510	25,000	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	25,000	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	4,945,475	4,970,412	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	4,945,475	4,970,412	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	5,994,172	6,248,428	-	-	-	-
10 - Manufacture of food products	644,114	348,200	-	-	-	-
11 - Manufacture of beverages	107,352	1,100,600	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	648,757	960,071	-	-	-	-
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	548,757	860,071	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	100,000	100,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	25,576	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Mar-25 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
2,013,124	-	-	-	-	-	-	-	2,013,124	2,013,124
2,013,124	-	-	-	-	-	-	-	2,013,124	2,013,124
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
15,087,344	18,067,465	19,012,155	200	45,000	-	300,000	-	52,512,164	52,512,164
491,421	948,682	8,523,395	-	-	-	-	-	9,963,498	9,963,498
-	650,000	8,523,395	-	-	-	-	-	9,173,395	9,173,395
491,421	298,682	-	-	-	-	-	-	790,103	790,103
-	-	-	-	-	-	-	-	-	-
-	1,650,000	3,515,000	-	-	-	-	-	5,165,000	5,165,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	1,650,000	3,015,000	-	-	-	-	-	4,665,000	4,665,000
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
148,001	12,230,710	1,823,302	-	45,000	-	200,000	-	14,447,013	14,447,013
1	11,700,000	-	-	-	-	-	-	11,700,001	11,700,001
-	500,000	-	-	-	-	-	-	500,000	500,000
-	30,710	73,500	-	-	-	-	-	104,210	104,210
-	-	861,952	-	-	-	-	-	861,952	861,952
-	-	-	-	-	-	-	-	-	-
148,000	-	887,850	-	45,000	-	200,000	-	1,280,850	1,280,850
11,084,862	1,098,295	3,698,647	-	-	-	100,000	-	15,981,804	15,981,804
25,742	-	-	-	-	-	-	-	25,742	25,742
25,742	-	-	-	-	-	-	-	25,742	25,742
25,742	-	-	-	-	-	-	-	25,742	25,742
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,385,000	118,056	-	-	-	-	-	-	4,503,056	4,503,056
-	-	-	-	-	-	-	-	-	-
-	118,056	-	-	-	-	-	-	118,056	118,056
-	-	-	-	-	-	-	-	-	-
4,385,000	-	-	-	-	-	-	-	4,385,000	4,385,000
-	-	-	-	-	-	-	-	-	-
3,612,580	686,633	1,478,973	-	-	-	100,000	-	5,878,186	5,878,186
65,030	25,000	100,000	-	-	-	-	-	190,030	190,030
600,600	-	-	-	-	-	-	-	600,600	600,600
-	-	-	-	-	-	-	-	-	-
1,070,587	10,930	10,000	-	-	-	100,000	-	1,191,517	1,191,517
103,125	-	-	-	-	-	-	-	103,125	103,125
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
959,140	10,930	10,000	-	-	-	-	-	980,070	980,070
-	-	-	-	-	-	-	-	-	-
8,322	-	-	-	-	-	100,000	-	108,322	108,322
-	-	-	-	-	-	-	-	-	-
26,400	-	-	-	-	-	-	-	26,400	26,400

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 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	-	25,576	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	25,576	-	-	-	-
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	354,781	442,403	-	-	-	-
Printing and other service activities related to printing	152,366	147,062	-	-	-	-
Reproduction of recorded media	202,415	295,341	-	-	-	-
19 - Manufacture of coke and refined petroleum products	25,500	18,000	-	-	-	-
20 - Manufacture of chemicals and chemical products	1,322,944	1,629,630	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	299,725	393,768	-	-	-	-
22 - Manufacture of rubber and plastics products	1,500,000	100,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except machinery and equipment	75,000	100,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	632,147	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	38,498	25,455	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	377,501	472,578	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and 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	3,424,350	4,578,724	-	-	-	-
Electric power generation, transmission and distribution	3,424,350	1,996,028	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	1,900,000	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	15,235	23,550	-	-	-	-
f) Other	1,509,115	1,972,478	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	2,582,696	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

Finance Institutions

Mar-25 P

Fixed Deposits

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9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 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	120,000	20,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	120,000	20,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	374,000	132,105	-	-	-	-
49 - Land transport and transport via pipelines	-	108,105	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	374,000	24,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	103,000	2,000	-	-	-	-
55 - Accommodation	103,000	2,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	736,110	420,961	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	322,322	144,658	-	-	-	-
62 - Computer programming, consultancy and related activities	260,547	90,000	-	-	-	-
63 - Information service activities	153,241	186,303	-	-	-	-
K. Real estate activities	1,469	20,889	-	-	-	-
L. Professional, scientific and technical activities	187,251	240,282	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	122,251	139,282	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	65,000	101,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	275,000	53,250	-	-	-	-
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	53,250	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	947,416	1,957,817	-	-	-	-
O. Human health and social work activities	100,000	59,748	-	-	-	-
86 - Human health activities	100,000	59,748	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	2,064	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,735,854	2,874,950	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,387,292	2,466,634	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	348,562	408,316	-	-	-	-
VI. PERSONAL	2,986,616	3,041,526	-	-	-	-
A. Salaried persons	1,483,283	1,468,703	-	-	-	-
B. Self-employed	505,381	562,622	-	-	-	-
C. Other Personal	997,952	1,010,201	-	-	-	-
VII. OTHER	500	1,900,500	-	-	-	-
Total	58,769,708	78,442,498	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Mar-25 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
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
40,510	42,000	50,000	-	-	-	-	-	132,510	132,510
16,510	42,000	50,000	-	-	-	-	-	108,510	108,510
-	-	-	-	-	-	-	-	-	-
24,000	-	-	-	-	-	-	-	24,000	24,000
-	-	-	-	-	-	-	-	-	-
2,000	-	-	-	-	-	-	-	2,000	2,000
2,000	-	-	-	-	-	-	-	2,000	2,000
-	-	-	-	-	-	-	-	-	-
118,000	215,106	231,303	-	-	-	-	-	564,409	564,409
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	125,106	45,000	-	-	-	-	-	170,106	170,106
118,000	90,000	-	-	-	-	-	-	208,000	208,000
-	-	186,303	-	-	-	-	-	186,303	186,303
26,663	-	-	-	-	-	-	-	26,663	26,663
104,035	-	88,739	-	-	-	-	-	192,774	192,774
-	-	-	-	-	-	-	-	-	-
-	-	88,739	-	-	-	-	-	88,739	88,739
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
104,035	-	-	-	-	-	-	-	104,035	104,035
-	-	-	-	-	-	-	-	-	-
23,075	-	-	-	-	-	-	-	23,075	23,075
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
23,075	-	-	-	-	-	-	-	23,075	23,075
-	-	-	-	-	-	-	-	-	-
176,712	20,215	1,849,632	-	-	-	-	-	2,046,559	2,046,559
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
435,607	1,876,309	397,837	-	-	-	-	-	2,709,753	2,709,753
279,527	1,676,309	377,753	-	-	-	-	-	2,333,589	2,333,589
156,080	200,000	20,084	-	-	-	-	-	376,164	376,164
1,027,453	263,469	1,030,508	200	-	-	-	-	2,321,630	2,321,630
487,292	117,028	279,902	200	-	-	-	-	884,422	884,422
68,633	98,274	95,561	-	-	-	-	-	262,468	262,468
471,528	48,167	655,045	-	-	-	-	-	1,174,740	1,174,740
1,900,000	-	23,466	-	-	-	-	-	1,923,466	1,923,466
17,100,468	18,067,465	19,012,155	200	45,000	-	300,000	-	54,525,288	54,525,288

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st March, 2025

(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	-	-	-	-	-	-	8	2,013,124	8	2,013,124
1) Official	-	-	-	-	-	-	8	2,013,124	8	2,013,124
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	204	1,315,624	110	390,221	167	639,251	488	50,167,067	969	52,512,163
I. GOVERNMENT	-	-	-	-	-	-	26	9,963,498	26	9,963,498
A. Federal Government	-	-	-	-	-	-	20	9,173,395	20	9,173,395
B. Provincial Governments	-	-	-	-	-	-	6	790,103	6	790,103
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	33	5,165,000	33	5,165,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	1	-	1	-
Transport, storage and communications	-	-	-	-	-	-	28	4,665,000	28	4,665,000
Manufacturing	-	-	-	-	-	-	4	500,000	4	500,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	62	14,447,012	62	14,447,012
Mutual Funds and AMC's	-	-	-	-	-	-	36	11,700,000	36	11,700,000
Insurance & Pension Funds	-	-	-	-	-	-	2	500,000	2	500,000
MFIs and DFIs	-	-	-	-	-	-	12	104,210	12	104,210
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	3	861,952	3	861,952
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	9	1,280,850	9	1,280,850
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	263	15,981,804	263	15,981,804
A. Agriculture, forestry and fishing	-	-	-	-	-	-	1	25,742	1	25,742
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	1	25,742	1	25,742
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	1	25,742	1	25,742
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	7	4,503,056	7	4,503,056
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	2	118,056	2	118,056
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	5	4,385,000	5	4,385,000
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	155	5,878,186	155	5,878,186
10 - Manufacture of food products	-	-	-	-	-	-	10	190,030	10	190,030
11 - Manufacture of beverages	-	-	-	-	-	-	3	600,600	3	600,600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	48	1,191,517	48	1,191,517
Preparation and spinning of textile fibres	-	-	-	-	-	-	2	103,125	2	103,125
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	44	980,070	44	980,070
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	2	108,322	2	108,322
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	1	26,400	1	26,400

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st March, 2025

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like,	-	-	-	-	-	-	-	-	-	-
saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	1	26,400	1	26,400
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	1	26,400	1	26,400
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	-	-	-	-	-	-	39	473,390	39	473,390
Printing and other service activities related to printing	-	-	-	-	-	-	23	173,899	23	173,899
Reproduction of recorded media	-	-	-	-	-	-	16	299,491	16	299,491
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	1	18,000	1	18,000
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	12	1,923,433	12	1,923,433
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	5	304,012	5	304,012
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	3	-	3	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	2	100,000	2	100,000
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	5	632,980	5	632,980
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	5	21,422	5	21,422
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	21	396,402	21	396,402
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	-	-	-	-	-	-	11	2,586,830	11	2,586,830
Electric power generation, transmission and distribution	-	-	-	-	-	-	3	1,017,382	3	1,017,382
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	1	1,000,000	1	1,000,000
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	2	17,382	2	17,382
f) Other	-	-	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	8	1,569,448	8	1,569,448
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, 2025

(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	-	1	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	1	-	1	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	10	132,510	10	132,510
49 - Land transport and transport via pipelines	-	-	-	-	-	-	3	108,510	3	108,510
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	7	24,000	7	24,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	1	2,000	1	2,000
55 - Accommodation	-	-	-	-	-	-	1	2,000	1	2,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	9	564,409	9	564,409
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	2	170,106	2	170,106
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	6	208,000	6	208,000
63 - Information service activities	-	-	-	-	-	-	1	186,303	1	186,303
K. Real estate activities	-	-	-	-	-	-	5	26,663	5	26,663
L. Professional, scientific and technical activities	-	-	-	-	-	-	12	192,774	12	192,774
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	8	88,739	8	88,739
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	-	-	-	-	-	-	4	104,035	4	104,035
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	2	23,075	2	23,075
77 - Rental and leasing activities	-	-	-	-	-	-	1	-	1	-
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	1	23,075	1	23,075
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	48	2,046,559	48	2,046,559
O. Human health and social work activities	-	-	-	-	-	-	1	-	1	-
86 - Human health activities	-	-	-	-	-	-	1	-	1	-
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	103	2,709,753	103	2,709,753
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	85	2,333,589	85	2,333,589
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	18	376,164	18	376,164
VI. PERSONAL	202	1,292,158	110	390,221	167	639,251	-	-	479	2,321,630
A. Salaried persons	148	577,663	48	175,429	53	131,330	-	-	249	884,422
B. Self employed	4	100,000	3	11,994	8	150,474	-	-	15	262,468
C. Other Personal	50	614,495	59	202,798	106	357,447	-	-	215	1,174,740
VII. OTHER	2	23,466	-	-	-	-	1	1,900,000	3	1,923,466
Total	204	1,315,624	110	390,221	167	639,251	496	52,180,191	977	54,525,287

* 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-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,341	1,341	-	1,893	1,893	-	2,013	2,013
	Govt.	-	14,579	14,579	-	18,516	18,516	-	9,963	9,963
	NFPSEs	-	6,537	6,537	-	16,665	16,665	-	5,165	5,165
	NBFCs & Fin Aux.	-	2,209	2,209	-	14,822	14,822	-	14,447	14,447
	Private Sector	-	15,842	15,842	-	18,730	18,730	-	15,982	15,982
	Trust Fund	-	1,731	1,731	-	2,875	2,875	-	2,710	2,710
	Personal	-	2,815	2,815	-	3,042	3,042	-	2,322	2,322
	Others	-	1	1	-	1,901	1,901	-	1,923	1,923
	Total	-	45,053	45,053	-	78,442	78,442	-	54,525	54,525
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	1,341	1,341	-	1,893	1,893	-	2,013	2,013
	Govt.	-	11,524	11,524	-	15,496	15,496	-	8,357	8,357
	NFPSEs	-	6,537	6,537	-	16,665	16,665	-	5,165	5,165
	NBFCs & Fin Aux.	-	2,209	2,209	-	14,173	14,173	-	13,559	13,559
	Private Sector	-	15,107	15,107	-	17,112	17,112	-	14,260	14,260
	Trust Fund	-	1,484	1,484	-	2,590	2,590	-	2,425	2,425
	Personal	-	2,815	2,815	-	3,042	3,042	-	2,322	2,322
	Others	-	1	1	-	1	1	-	23	23
	Total	-	41,017	41,017	-	70,971	70,971	-	48,124	48,124
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	-	3,020	3,020	-	1,606	1,606
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	649	649	-	888	888
	Private Sector	-	734	734	-	1,618	1,618	-	1,722	1,722
	Trust Fund	-	246	246	-	285	285	-	285	285
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	1,900	1,900	-	1,900	1,900
	Total	-	4,036	4,036	-	7,472	7,472	-	6,401	6,401

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 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-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	93	290	121	1,506	109	1,539
100,000 to 200,000	10	1,139	23	3,107	23	3,270
200,000 to 300,000	16	4,110	31	7,439	29	7,219
300,000 to 400,000	12	3,919	18	6,065	15	5,263
400,000 to 500,000	21	10,190	37	18,290	26	12,759
500,000 to 600,000	9	4,890	31	16,378	10	5,443
600,000 to 700,000	8	5,239	17	10,889	8	5,387
700,000 to 800,000	6	4,366	11	7,990	11	8,216
800,000 to 900,000	5	4,126	5	4,328	5	4,305
900,000 to 1,000,000	8	7,459	45	44,912	37	36,795
1,000,000 to 2,000,000	105	138,249	154	206,339	129	187,983
2,000,000 to 3,000,000	49	122,278	117	272,061	57	148,027
3,000,000 to 4,000,000	21	73,413	53	182,279	75	251,198
4,000,000 to 5,000,000	30	138,196	24	109,753	27	124,073
5,000,000 to 6,000,000	25	130,479	29	153,668	28	157,498
6,000,000 to 7,000,000	10	62,044	21	132,220	23	149,214
7,000,000 to 8,000,000	13	98,289	33	247,787	14	107,135
8,000,000 to 9,000,000	8	70,559	9	75,450	10	85,260
9,000,000 to 10,000,000	16	155,972	9	89,006	19	187,473
10,000,000 to 100,000,000	197	5,756,646	234	7,333,969	224	7,619,370
100,000,000 & Over	122	51,977,856	113	69,519,061	98	45,417,861
Total	784	58,769,708	1,135	78,442,498	977	54,525,288

*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, 2025

Type of Account* (Rs.)	(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	15	700	1	100	10	738	83	1	109	1,539
100,000 to 200,000	11	1,713	2	319	7	849	3	389	23	3,270
200,000 to 300,000	13	3,419	12	2,943	2	437	2	420	29	7,219
300,000 to 400,000	6	2,118	2	703	5	1,734	2	708	15	5,263
400,000 to 500,000	7	3,385	7	3,437	10	4,937	2	1,000	26	12,759
500,000 to 600,000	2	1,086	4	2,142	2	1,033	2	1,182	10	5,443
600,000 to 700,000	3	1,975	2	1,341	3	2,071	-	-	8	5,387
700,000 to 800,000	4	2,944	2	1,500	3	2,285	2	1,487	11	8,216
800,000 to 900,000	2	1,677	1	845	-	-	2	1,783	5	4,305
900,000 to 1,000,000	7	6,854	12	11,975	18	17,966	-	-	37	36,795
1,000,000 to 2,000,000	36	51,865	22	34,654	20	30,311	51	71,153	129	187,983
2,000,000 to 3,000,000	13	31,305	3	7,715	24	62,710	17	46,297	57	148,027
3,000,000 to 4,000,000	25	81,649	13	44,190	29	96,258	8	29,101	75	251,198
4,000,000 to 5,000,000	5	21,833	6	26,137	5	24,435	11	51,668	27	124,073
5,000,000 to 6,000,000	8	45,558	6	32,508	4	23,400	10	56,032	28	157,498
6,000,000 to 7,000,000	5	32,501	-	-	4	25,599	14	91,114	23	149,214
7,000,000 to 8,000,000	3	23,908	2	14,696	2	15,301	7	53,230	14	107,135
8,000,000 to 9,000,000	2	16,892	1	8,816	1	8,281	6	51,271	10	85,260
9,000,000 to 10,000,000	6	59,621	2	18,810	5	50,000	6	59,042	19	187,473
10,000,000 to 100,000,000	30	788,775	10	177,390	13	270,906	171	6,382,299	224	7,619,370
100,000,000 & Over	1	135,846	-	-	-	-	97	45,282,015	98	45,417,861
Total	204	1,315,624	110	390,221	167	639,251	496	52,180,192	977	54,525,288

*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-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	3	224,021	2	12,354	3	112,227
A. Quoted on the Stock Exchange:	1	7,354	2	12,354	2	12,104
1. To Stock Brokers and Dealers:	-	-	1	5,000	1	4,750
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	1	5,000	1	4,750
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	2	216,667	-	-	1	100,123
1. To Stock Brokers and Dealers:	-	-	-	-	1	100,123
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	1	100,123
2. To Others:	2	216,667	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2	216,667	-	-	-	-
III. Merchandise	49	8,526,655	25	3,578,675	30	3,529,161
A. Food Items:	9	2,458,034	6	1,035,721	9	1,884,334
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	3	708,034	2	331,810	4	327,265
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	6	1,750,000	4	703,911	5	1,557,069
(a) Indigenous	6	1,750,000	4	703,911	5	1,557,069
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	16	2,239,927	5	616,688	3	191,667
1. Cotton Raw:	6	150,267	-	-	-	-
(a) Indigenous	6	150,267	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	2	650,000	-	-	-	-
(a) Indigenous	2	650,000	-	-	-	-
(b) Imported	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	8	1,439,660	5	616,688	3	191,667
(a) Indigenous	4	511,111	4	516,688	2	91,667
(b) Imported	4	928,549	1	100,000	1	100,000
C. Finished/Manufactured Goods:	24	3,828,694	14	1,926,266	18	1,453,160
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	19	2,849,267	12	1,681,011	14	1,210,625
(a) Indigenous	2	314,694	-	-	-	-
(b) Imported	17	2,534,573	12	1,681,011	14	1,210,625
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	200,000	1	200,000	1	200,000
12. Other Finished Goods:	4	779,427	1	45,255	3	42,535
(a) Indigenous	3	725,000	-	-	-	-
(b) Imported	1	54,427	1	45,255	3	42,535
IV. Fixed Assets Including Machinery	1,386	100,714,388	1,388	104,280,760	1,667	103,711,353
A. Transport Equipment	341	831,949	316	1,420,893	357	1,869,240
B. Furniture & Fixtures	3	600,682	-	-	-	-
C. Office Equipment	2	36,091	2	29,233	2	27,274
D. Other Machinery & Equipment	1,040	99,245,666	1,070	102,830,634	1,308	101,814,839
V. Real Estate	33,755	39,279,207	31,656	41,952,753	31,392	41,175,623
A. Land	140	12,087,745	178	12,889,774	209	13,037,390
1. Residential	21	459,977	13	527,655	23	552,980
(a) House	21	459,977	11	525,230	19	540,605
(b) Flat	-	-	2	2,425	4	12,375
2. Non-Residential	119	11,627,768	165	12,362,119	186	12,484,410
(a) Commercial	29	254,043	59	968,535	60	1,024,368
(b) Industrial	19	2,147,489	28	2,485,800	36	1,940,377
c) Agriculture	44	581,205,04	57	662,189,296	17	244,364
(c) Others	27	3,414,182	21	2,285,885	73	9,275,301
B. Buildings:	33,615	27,191,462	31,478	29,062,978	31,183	28,138,233
1. Residential	33,483	19,415,970	31,280	17,128,137	30,930	16,859,980
(a) House	29,212	17,583,214	31,015	16,300,595	30,672	16,039,734
(b) Flat	4,271	1,832,756	265	827,542	258	820,246
2. Non-Residential	132	7,775,492	198	11,934,841	253	11,278,253
(a) Commercial	78	6,005,505	97	6,250,703	100	5,789,167
(b) Industrial	12	1,248,908	24	1,356,525	25	1,344,542
c) Agriculture	41	396,079	3	185,000	9	65,000
(c) Others	1	125,000	74	4,142,613	119	4,079,544
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	214	20,717,051	224	21,323,684	266	21,979,771
A. Other Secured Advances	173	16,783,865	179	15,749,569	212	16,405,823
1. Receivables	47	53,073	9	2,300,000	11	2,200,000
2. Employees Benefits	-	-	65	88,382,00	59	108,513
3. Others	126	16,730,792	105	13,361,187	142	14,097,310
B. Advances Secured by Guarantee(s)	41	3,933,186	45	5,574,115	54	5,573,947
1. Institutional Guarantee(s)	6	3,905,519	5	5,563,564	10	5,563,564
2. Individual Guarantee(s)	35	27,667	40	10,551	44	10,383
VIII. Unsecured Advances	623	1,777,297	727	2,408,139	724	2,644,792
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	562	57,313	626	98,125	598	87,097
3. Others	61	1,719,984	101	2,310,014	126	2,557,695
Total	36,030	171,238,620	34,022	173,556,365	34,082	173,152,926

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st March, 2025

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	4,750	2	107,477	3	112,227
A. Quoted on the Stock Exchange:	-	-	1	4,750	1	7,354	2	12,104
1. To Stock Brokers and Dealers:	-	-	1	4,750	-	-	1	4,750
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	1	4,750	-	-	1	4,750
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	100,123	1	100,123
1. To Stock Brokers and Dealers:	-	-	-	-	1	100,123	1	100,123
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	100,123	1	100,123
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
III. Merchandise	1	10,000	-	-	29	3,519,161	30	3,529,161
A. Food Items:	-	-	-	-	9	1,884,334	9	1,884,334
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	4	327,265	4	327,265
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	5	1,557,069	5	1,557,069
(a) Indigenous	-	-	-	-	5	1,557,069	5	1,557,069
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	3	191,667	3	191,667
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st March, 2025

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:	-	-	-	-	3	191,667	3	191,667
(a) Indigenous	-	-	-	-	2	91,667	2	91,667
(b) Imported	-	-	-	-	1	100,000	1	100,000
C. Finished/Manufactured Goods:	1	10,000	-	-	17	1,443,160	18	1,453,160
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	1	10,000	-	-	13	1,200,625	14	1,210,625
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	1	10,000	-	-	13	1,200,625	14	1,210,625
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:	-	-	-	-	3	42,535	3	42,535
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	3	42,535	3	42,535
IV. Fixed Assets Including Machinery	372	984,572	57	91,012	1,238	102,635,770	1,667	103,711,353
A. Transport Equipments	310	669,237	32	51,071	15	1,148,933	357	1,869,240
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	1	11,250	-	-	1	16,024	2	27,274
D. Other Machinery & Equipments	61	304,085	25	39,941	1,222	101,470,813	1,308	101,814,839
V. Real Estate	27,002	14,784,429	4,148	3,161,706	242	23,229,488	31,392	41,175,623
A. Land	66	801,089	32	186,290	111	12,050,011	209	13,037,390
1. Residential	7	55,280	12	52,700	4	445,000	23	552,980
(a) House	5	45,280	10	50,325	4	445,000	19	540,605
(b) Flat	2	10,000	2	2,375	-	-	4	12,375
2. Non-Residential	59	745,809	20	133,590	107	11,605,011	186	12,484,410
(a) Commercial	38	381,309	19	109,726	3	533,333	60	1,024,368
(b) Industrial	4	58,000	-	-	32	1,882,377	36	1,940,377
c) Agriculture	16	220,500	1	23,864	-	-	17	244,364
d) Other	1	86,000	-	-	72	9,189,301	73	9,275,301
B. Buildings:	26,936	13,983,340	4,116	2,975,416	131	11,179,477	31,183	28,138,233
1. Residential	26,858	13,060,240	4,066	2,855,925	6	943,815	30,930	16,859,980
(a) House	26,666	12,426,818	4,000	2,669,101	6	943,815	30,672	16,039,734
(b) Flat	192	633,422	66	186,824	-	-	258	820,246
2. Non-Residential	78	923,100	50	119,491	125	10,235,662	253	11,278,253
(a) Commercial	34	335,682	30	67,518	36	5,385,967	100	5,789,167
(b) Industrial	5	125,968	-	-	20	1,218,574	25	1,344,542
c) Agriculture	7	55,000	2	10,000	-	-	9	65,000
d) Other	32	406,450	18	41,973	69	3,631,121	119	4,079,544
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	90	125,735	23	20,014	153	21,834,021	266	21,979,771
A. Other Secured Advances	55	117,296	14	18,070	143	16,270,457	212	16,405,823
1. Receivables	-	-	-	-	11	2,200,000	11	2,200,000
2. Employees Benefits	53	98,738	6	9,775	-	-	59	108,513
3. Others	2	18,558	8	8,295	132	14,070,457	142	14,097,310
B. Advances Secured by Guarantee(s)	35	8,439	9	1,944	10	5,563,564	54	5,573,947
1. Institutional Guarantee(s)	-	-	-	-	10	5,563,564	10	5,563,564
2. Individual Guarantee(s)	35	8,439	9	1,944	-	-	44	10,383
VIII. Unsecured Advances	645	183,468	77	27,434	2	2,433,890	724	2,644,792
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	538	76,547	60	10,550	-	-	598	87,097
3. Others	107	106,921	17	16,884	2	2,433,890	126	2,557,695
Total	28,110	16,088,204	4,306	3,304,916	1,666	153,759,807	34,082	173,152,926

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	36,030	171,238,620	34,022	173,556,365	34,082	173,152,926
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	3,890,741	3	3,718,681	4	3,759,411
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	3,890,741	-	-	-	-
Manufacturing	-	-	1	562,602	2	603,332
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	9	1,714,008	6	1,215,161	10	1,332,784
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	1	969,958	-	-	1	100,123
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	1	150,000	1	150,000
Other NBFIs	8	744,050	2	570,161	5	435,161
IV. PRIVATE SECTOR (BUSINESS)	1,605	145,911,103	1,619	149,761,221	2,006	149,253,884
A. Agriculture, forestry and fishing	59	2,084,071	66	838,296	78	947,468
1. Crop and animal production, hunting and related service activities	59	2,084,071	66	838,296	78	947,468
Growing of Wheat, Rice, Sugar Cane & Cotton	21	137,398	25	174,107	29	199,697
Growing of tropical, subtropical, pome and stone fruits & vegetables	9	90,154	7	132,611	9	125,467
Growing of other fruits, vegetables and crops	7	55,249	5	42,000	5	42,000
Raising of livestock and other related activities	14	1,368,636	10	277,725	12	276,746
Other agricultural support activities	8	432,634	19	211,853	23	303,558
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	28	6,377,709	25	3,796,750	27	2,945,956
05 - Mining of coal and lignite	4	4,000,000	1	2,000,000	2	1,000,000
06 - Extraction of crude petroleum and natural gas	24	2,377,709	24	1,796,750	25	1,945,956
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,092	97,701,002	1,156	95,857,476	1,451	95,322,726
10 - Manufacture of food products	245	21,605,658	271	20,665,789	373	23,606,923
11 - Manufacture of beverages	1	180,000	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	405	32,273,945	421	31,649,232	465	30,421,793
Preparation and spinning of textile fibres	113	10,678,842	112	9,476,457	131	9,261,920
Weaving of textiles	56	4,907,447	54	4,143,412	60	3,498,704
Finishing of textiles	47	5,269,177	51	6,336,198	55	6,116,290
Manufacture of knitted and crocheted fabrics	3	126,121	4	305,359	4	296,397
Manufacture of made-up textile articles, except apparel	181	10,957,976	194	10,680,415	208	10,550,536
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	5	334,382	6	707,392	7	697,946
14 - Manufacture of wearing apparel	36	4,682,182	44	4,263,258	108	3,664,690
15 - Manufacture of leather and related products	3	74,091	3	552,500	7	623,806

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1	70,000	1	50,000	1	46,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	4,091	2	502,500	6	577,139
a. Leather wear	2	4,091	2	502,500	2	502,250
b. Rubber and Plastic wear	-	-	-	-	4	74,889
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	1	2,399	1	1,599	1	1,425
17 - Manufacture of paper and paper products	15	664,680	15	303,781	22	651,942
18 - Printing and reproduction of recorded media	58	639,942	65	766,984	83	895,662
Printing and other service activities related to printing	58	639,942	65	766,984	83	895,662
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	624,375	4	1,358,125	4	1,300,625
20 - Manufacture of chemicals and chemical products	102	7,641,768	103	6,527,298	142	6,928,983
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	24	4,272,287	29	5,356,889	31	4,180,101
22 - Manufacture of rubber and plastics products	46	5,674,154	39	5,611,164	47	5,692,238
23 - Manufacture of other non-metallic mineral products	23	4,818,622	37	4,021,852	38	3,595,379
24 - Manufacture of basic metals	53	6,893,671	59	7,616,158	64	7,315,936
25 - Manufacture of fabricated metal products, except machinery and equipment	24	1,013,072	22	790,168	15	742,049
26 - Manufacture of computer, electronic and optical products	8	2,628,103	6	2,326,250	7	1,425,071
27 - Manufacture of electrical equipment	20	2,704,961	16	2,476,198	18	2,703,652
28 - Manufacture of machinery and equipment	1	4,500	1	3,750	3	23,500
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	817,250	9	758,129	9	716,899
30 - Manufacture of other transport equipment	3	397,975	2	316,446	2	316,446
31 - Manufacture of furniture	4	30,000	3	20,214	3	24,916
32 - Other manufacturing	4	53,842	3	306,267	6	325,540
Manufacture of jewellery and related articles	1	20,000	-	-	2	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	25,000	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	2	8,842	3	306,267	4	305,540
33 - Repair and installation of machinery and equipment	2	3,525	2	2,425	2	2,150
D. Electricity, gas, steam and air conditioning supply	180	23,971,430	106	21,775,716	115	21,407,412
Electric power generation, transmission and distribution	175	22,892,089	106	21,775,716	115	21,407,412
a) Hydal	4	232,000	4	232,000	4	232,000
b) Thermal	21	5,845,604	17	3,202,688	14	2,554,392
c) Coal Based	21	10,566,631	16	10,485,850	27	9,826,044
d) Wind	32	2,302,761	32	1,958,504	33	1,857,080
e) Solar	77	1,077,393	18	1,248,306	21	1,849,680
f) Other	20	2,867,700	19	4,648,369	16	5,088,215
Manufacture of gas; distribution of gaseous fuels through mains	5	1,079,341	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	5	5,520,410	5	5,520,410
36 - Water collection, treatment and supply	-	-	5	5,520,410	5	5,520,410
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	23	1,809,686	25	1,869,749	39	2,325,711
41 - Construction of buildings	7	589,287	5	427,308	5	401,558
42 - Civil engineering	13	1,164,217	17	1,398,930	31	1,883,569
43 - Specialized construction activities	3	56,182	3	43,511	3	40,584

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	68	2,417,465	58	2,699,971	84	3,243,784
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2	231,956	3	215,234	3	211,205
46 - Wholesale trade, except of motor vehicles and motorcycles	23	195,258	16	389,851	20	957,067
47 - Retail trade, except of motor vehicles and motorcycles	43	1,990,251	39	2,094,886	61	2,075,512
H. Transportation and storage	27	1,001,620	32	4,276,576	42	4,867,642
49 - Land transport and transport via pipelines	20	285,642	20	2,377,246	27	2,785,318
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	2	784,794	2	784,746
52 - Warehousing and support activities for transportation	7	715,978	10	1,114,536	13	1,297,578
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	26	2,455,299	30	2,729,015	30	2,528,040
55 - Accommodation	9	2,385,999	10	2,619,375	10	2,438,544
56 - Food and beverage service activities	17	69,300	20	109,640	20	89,496
J. Information and communication	33	5,096,851	39	7,475,873	42	6,823,638
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4	65,057	5	146,227	5	143,781
60 - Programming and broadcasting activities	2	87,940	2	57,728	2	57,584
61 - Telecommunications	13	4,582,572	20	7,031,362	22	6,429,846
62 - Computer programming, consultancy and related activities	9	255,302	7	165,417	6	122,439
63 - Information service activities	5	105,980	5	75,139	7	69,988
K. Real estate activities	5	897,995	7	788,696	7	777,879
L. Professional, scientific and technical activities	2	22,716	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	10,000	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	1	12,716	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	3	83,153	4	108,117	9	146,635
77 - Rental and leasing activities	1	600	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	3	46,224
80 - Security and investigation activities	-	-	1	45,497	3	43,144
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	82,553	2	62,170	2	56,817
N. Education	25	740,243	28	706,570	33	794,821
O. Human health and social work activities	29	1,229,865	30	1,275,622	31	1,512,098
86 - Human health activities	27	629,865	30	1,275,622	31	1,512,098
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	2	600,000	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	5	21,999	7	32,450	12	79,731
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	34,410	18,085,091	32,392	16,646,518	32,060	16,372,957
A. Bank Employees	1,123	1,841,221	1,227	2,007,306	1,252	2,020,815
1) For house building	404	1,390,360	411	1,454,762	411	1,418,652
2) For transport i.e. purchase of car etc.	324	310,903	304	355,609	340	389,806
3) Other purposes	395	139,957	512	196,935	501	212,358
B. Consumer Financing	33,286	16,243,206	31,164	14,638,548	30,807	14,351,478
1) For house building	32,973	16,228,996	30,794	14,539,314	30,437	14,254,793
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	23	333	82	85,416	82	82,867
5) Personal loans	289	13,628	287	13,569	287	13,569
C) Other	1	664	1	664	1	664
VII. OTHER	1	1,637,677	2	2,214,784	2	2,433,890
Total	36,030	171,238,620	34,022	173,556,365	34,082	173,152,926

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2025

(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	28,110	16,088,204	4,306	3,304,916	1,666	153,759,807	34,082	173,152,926
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)	-	-	-	-	4	3,759,411	4	3,759,411
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)	-	-	-	-	10	1,332,784	10	1,332,784
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	225	2,604,689	131	415,473	1,650	146,233,722	2,006	149,253,884
A. Agriculture, forestry and fishing	36	414,449	32	134,517	10	398,502	78	947,468
1. Crop and animal production, hunting and related service activities	36	414,449	32	134,517	10	398,502	78	947,468
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	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	27	2,945,956	27	2,945,956
05 - Mining of coal and lignite	-	-	-	-	2	1,000,000	2	1,000,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	25	1,945,956	25	1,945,956
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	130	1,535,079	40	158,240	1,281	93,629,407	1,451	95,322,726
10 - Manufacture of food products	87	1,149,468	27	121,954	259	22,335,501	373	23,606,923
11 - Manufacture of beverages	-	-	-	-	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1	6,428	-	-	464	30,415,365	465	30,421,793
Preparation and spinning of textile fibres	-	-	-	-	131	9,261,920	131	9,261,920
Weaving of textiles	1	6,428	-	-	59	3,492,276	60	3,498,704
Finishing of textiles	-	-	-	-	55	6,116,290	55	6,116,290
Manufacture of knitted and crocheted fabrics	-	-	-	-	4	296,397	4	296,397
Manufacture of made-up textile articles, except apparel	-	-	-	-	208	10,550,536	208	10,550,536
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	7	697,946	7	697,946
14 - Manufacture of wearing apparel	3	4,463	3	3,225	102	3,657,002	108	3,664,690
15 - Manufacture of leather and related products	-	-	1	2,250	6	621,556	7	623,806

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2025

(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	46,667	1	46,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	1	2,250	5	574,889	6	577,139
a. Leather wear	-	-	1	2,250	1	500,000	2	502,250
b. Rubber and Plastic wear	-	-	-	-	4	74,889	4	74,889
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	1,425	-	-	-	-	1	1,425
17 - Manufacture of paper and paper products	1	500	-	-	21	651,442	22	651,942
18 - Printing and reproduction of recorded media	23	262,201	6	13,561	54	619,900	83	895,662
Printing and other service activities related to printing	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	4	1,300,625	4	1,300,625
20 - Manufacture of chemicals and chemical products	3	12,500	-	-	139	6,916,483	142	6,928,983
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	26,240	-	-	29	4,153,861	31	4,180,101
22 - Manufacture of rubber and plastics products	1	2,700	-	-	46	5,689,538	47	5,692,238
23 - Manufacture of other non-metallic mineral products	-	-	-	-	38	3,595,379	38	3,595,379
24 - Manufacture of basic metals	1	10,770	-	-	63	7,305,166	64	7,315,936
25 - Manufacture of fabricated metal products, except machinery and equipment	1	3,468	-	-	14	738,581	15	742,049
26 - Manufacture of computer, electronic and optical products	-	-	-	-	7	1,425,071	7	1,425,071
27 - Manufacture of electrical equipment	-	-	-	-	18	2,703,652	18	2,703,652
28 - Manufacture of machinery and equipment	2	20,000	1	3,500	-	-	3	23,500
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	9	716,899	9	716,899
30 - Manufacture of other transport equipment	-	-	-	-	2	316,446	2	316,446
31 - Manufacture of furniture	2	14,916	1	10,000	-	-	3	24,916
32 - Other manufacturing	2	20,000	1	3,750	3	301,790	6	325,540
Manufacture of jewellery and related articles	2	20,000	-	-	-	-	2	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	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	3,750	3	301,790	4	305,540
33 - Repair and installation of machinery and equipment	-	-	-	-	2	2,150	2	2,150
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	115	21,407,412	115	21,407,412
Electric power generation, transmission and distribution	-	-	-	-	115	21,407,412	115	21,407,412
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	14	2,554,392	14	2,554,392
c) Coal Based	-	-	-	-	27	9,826,044	27	9,826,044
d) Wind	-	-	-	-	33	1,857,080	33	1,857,080
e) Solar	-	-	-	-	21	1,849,680	21	1,849,680
f) Other	-	-	-	-	16	5,088,215	16	5,088,215
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	5	5,520,410	5	5,520,410
36 - Water collection, treatment and supply	-	-	-	-	5	5,520,410	5	5,520,410
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	6	66,911	-	-	33	2,258,800	39	2,325,711
41 - Construction of buildings	-	-	-	-	5	401,558	5	401,558
42 - Civil engineering	3	26,327	-	-	28	1,857,242	31	1,883,569
43 - Specialized construction activities	3	40,584	-	-	-	-	3	40,584

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2025

(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	17	191,524	15	11,966	52	3,040,294	84	3,243,784
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	180	-	-	2	211,025	3	211,205
46 - Wholesale trade, except of motor vehicles and motorcycles	9	24,672	7	5,175	4	927,220	20	957,067
47 - Retail trade, except of motor vehicles and motorcycles	7	166,672	8	6,791	46	1,902,049	61	2,075,512
H. Transportation and storage	15	266,179	1	912	26	4,600,551	42	4,867,642
49 - Land transport and transport via pipelines	8	73,909	-	-	19	2,711,409	27	2,785,318
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	1	912	1	783,834	2	784,746
52 - Warehousing and support activities for transportation	7	192,270	-	-	6	1,105,308	13	1,297,578
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	11	52,496	12	44,625	7	2,430,919	30	2,528,040
55 - Accommodation	1	3,500	2	4,125	7	2,430,919	10	2,438,544
56 - Food and beverage service activities	10	48,996	10	40,500	-	-	20	89,496
J. Information and communication	2	590	6	9,000	34	6,814,048	42	6,823,638
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	590	-	-	3	143,191	5	143,781
60 - Programming and broadcasting activities	-	-	-	-	2	57,584	2	57,584
61 - Telecommunications	-	-	3	3,375	19	6,426,471	22	6,429,846
62 - Computer programming, consultancy and related activities	-	-	-	-	6	122,439	6	122,439
63 - Information service activities	-	-	3	5,625	4	64,363	7	69,988
K. Real estate activities	-	-	-	-	7	777,879	7	777,879
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	3	46,224	1	450	5	99,961	9	146,635
77 - Rental and leasing activities	-	-	1	450	-	-	1	450
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	3	46,224	-	-	-	-	3	46,224
80 - Security and investigation activities	-	-	-	-	3	43,144	3	43,144
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	56,817	2	56,817
N. Education	2	11,968	9	15,853	22	767,000	33	794,821
O. Human health and social work activities	2	10,397	12	32,710	17	1,468,991	31	1,512,098
86 - Human health activities	2	10,397	12	32,710	17	1,468,991	31	1,512,098
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	3	7,200	8	63,659	12	79,731
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	27,885	13,483,515	4,175	2,889,443	-	-	32,060	16,372,957
A. Bank Employees	1,119	1,791,014	133	229,802	-	-	1,252	2,020,815
1) For house building	369	1,255,869	42	162,783	-	-	411	1,418,652
2) For transport i.e. purchase of car etc.	312	350,326	28	39,480	-	-	340	389,806
3) Other purposes	438	184,819	63	27,539	-	-	501	212,358
B. Consumer Financing	26,765	11,691,837	4,042	2,659,641	-	-	30,807	14,351,478
1) For house building	26,433	11,619,722	4,004	2,635,071	-	-	30,437	14,254,793
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	66	59,278	16	23,589	-	-	82	82,867
5) Personal loans	265	12,588	22	981	-	-	287	13,569
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	2,433,890	2	2,433,890
Total	28,110	16,088,204	4,306	3,304,916	1,666	153,759,807	34,082	173,152,926

* 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-24	Dec-24	Mar-25 P
0.00	15,778,478	15,365,619	15,506,176
1.00	-	-	-
2.00	-	-	-
3.00	7,056,438	7,592,842	6,971,735
4.00	10,224,743	8,582,081	7,716,273
5.00	10,320,804	9,218,538	8,762,146
6.00	3,710,048	4,142,270	4,195,660
7.00	3,391,182	3,055,061	3,073,703
8.00	1,253,916	1,181,452	1,242,184
9.00	811,438	616,538	562,638
10.00	569,573	512,197	401,369
11.00	7,012	1,313	813
12.00	2,070,686	5,698,985	6,083,726
13.00	1,302,858	4,383,497	19,586,063
14.00	1,872	20,791,041	59,642,107
15.00	-	27,088,288	26,060,614
16.00	62,700	15,449,292	5,374,780
17.00	211,747	12,298,637	3,220,353
18.00	3,021	18,521,642	1,029,219
19.00	491,325	4,363,045	398,409
20.00	264,331	2,535,008	496,955
21.00	185,889	7,607,242	187,678
22.00	3,778,893	2,895,790	2,136,364
23.00	31,798,690	484,157	180,098
24.00	44,653,640	173,573	128,826
25.00 & above	33,289,336	998,257	195,037
Total	171,238,620	173,556,365	173,152,926

*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, 2025

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,090,502	480,768	11,934,906	15,506,176
1.00	-	-	-	-
2.00	-	-	-	-
3.00	8,020	85	6,963,630	6,971,735
4.00	412,607	57,805	7,245,861	7,716,273
5.00	2,497,384	772,122	5,492,641	8,762,146
6.00	1,669,361	239,784	2,286,515	4,195,660
7.00	2,371,555	544,296	157,852	3,073,703
8.00	-	-	1,242,184	1,242,184
9.00	-	-	562,638	562,638
10.00	106,794	25,555	269,020	401,369
11.00	-	-	813	813
12.00	1,320,127	336,186	4,427,413	6,083,726
13.00	820,019	183,214	18,582,830	19,586,063
14.00	19,888	-	59,622,219	59,642,107
15.00	308,632	18,510	25,733,472	26,060,614
16.00	1,321,282	282,823	3,770,675	5,374,780
17.00	743,061	39,079	2,438,213	3,220,353
18.00	222,439	25,432	781,348	1,029,219
19.00	121,350	62,550	214,509	398,409
20.00	364,688	88,647	43,620	496,955
21.00	137,263	25,953	24,462	187,678
22.00	185,363	29,635	1,921,366	2,136,364
23.00	141,049	29,309	9,740	180,098
24.00	96,979	29,163	2,684	128,826
25.00 & above	129,841	34,000	31,196	195,037
Total	16,088,204	3,304,916	153,759,807	173,152,926

*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-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,891	3,891	-	3,719	3,719	-	3,759	3,759
	NBFCs & Fin Aux.	-	1,714	1,714	-	1,215	1,215	-	1,333	1,333
	Private Sector	104	145,807	145,911	-	149,761	149,761	-	149,254	149,254
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,994	1,091	18,085	466	16,181	16,647	458	15,915	16,373
	Others	-	1,638	1,638	-	2,215	2,215	-	2,434	2,434
	Total	17,098	154,141	171,239	466	173,091	173,556	458	172,695	173,153
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	63	-	63	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,103	-	8,103	-	7,414	7,414	-	7,304	7,304
	Others	-	-	-	-	-	-	-	-	-
	Total	8,165	-	8,165	-	7,414	7,414	-	7,304	7,304
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,991	2,991	-	2,817	2,817	-	2,858	2,858
	NBFCs & Fin Aux.	-	1,625	1,625	-	1,215	1,215	-	1,333	1,333
	Private Sector	20	114,239	114,259	-	113,245	113,245	-	114,885	114,885
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	5,342	829	6,170	54	5,599	5,653	53	5,474	5,527
	Others	-	1,638	1,638	-	2,215	2,215	-	2,434	2,434
	Total	5,362	121,322	126,683	54	125,091	125,145	53	126,983	127,036
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,604	-	1,604	187	1,266	1,453	180	1,232	1,411
	Others	-	-	-	-	-	-	-	-	-
	Total	1,604	-	1,604	187	1,266	1,453	180	1,232	1,411
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	84	-	84	-	68	68	-	66	66
	Others	-	-	-	-	-	-	-	-	-
	Total	84	-	84	-	68	68	-	66	66
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	900	900	-	902	902	-	902	902
	NBFCs & Fin Aux.	-	89	89	-	-	-	-	-	-
	Private Sector	21	31,567	31,589	-	36,516	36,516	-	34,369	34,369
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	582	263	844	-	890	890	-	908	908
	Others	-	-	-	-	-	-	-	-	-
	Total	603	32,819	33,422	-	38,308	38,308	-	36,179	36,179

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

		(Million Rupees)								
Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,216	-	1,216	225	889	1,113	225	876	1,102
	Others	-	-	-	-	-	-	-	-	-
	Total	1,216	-	1,216	225	889	1,113	225	876	1,102
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	64	-	64	-	54	54	-	54	54
	Others	-	-	-	-	-	-	-	-	-
	Total	64	-	64	-	54	54	-	54	54

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	270	473	248	451	307	464
5,000 to 10,000	309	2,141	307	2,131	303	2,114
10,000 to 20,000	1,895	28,961	1,855	28,381	1,839	28,069
20,000 to 25,000	2,038	43,833	1,996	42,961	1,988	42,768
25,000 to 30,000	611	16,624	572	15,554	574	15,581
30,000 to 40,000	1,994	67,543	1,947	65,995	1,951	66,138
40,000 to 50,000	2,837	121,751	2,764	118,756	2,757	118,311
50,000 to 60,000	2,414	131,746	2,354	128,447	2,324	126,703
60,000 to 70,000	4,298	261,368	4,220	256,464	4,216	256,264
70,000 to 80,000	1,259	93,731	1,139	84,831	1,137	84,511
80,000 to 90,000	1,155	97,243	1,100	92,667	1,087	91,376
90,000 to 100,000	1,097	103,596	1,034	97,753	1,033	97,573
100,000 to 200,000	4,290	580,344	3,913	525,971	3,835	511,480
200,000 to 300,000	1,386	337,587	1,221	296,519	1,271	305,791
300,000 to 400,000	959	334,888	790	275,067	780	270,371
400,000 to 500,000	764	342,445	606	271,847	580	259,949
500,000 to 600,000	506	279,622	467	259,308	510	282,575
600,000 to 700,000	488	319,947	459	298,820	395	256,290
700,000 to 800,000	428	324,406	373	281,253	354	265,187
800,000 to 900,000	408	348,490	354	304,195	354	300,463
900,000 to 1,000,000	367	352,526	303	289,784	331	314,595
1,000,000 to 2,000,000	2,336	3,500,406	2,158	3,204,800	2,133	3,121,612
2,000,000 to 3,000,000	1,172	2,937,059	1,040	2,598,677	1,104	2,710,385
3,000,000 to 4,000,000	598	2,160,385	573	2,021,028	580	2,017,399
4,000,000 to 5,000,000	373	1,730,973	408	1,930,270	432	1,937,647
5,000,000 to 6,000,000	302	1,698,344	228	1,268,408	222	1,204,361
6,000,000 to 7,000,000	110	779,651	133	932,143	144	940,472
7,000,000 to 8,000,000	92	727,918	102	829,004	108	811,004
8,000,000 to 9,000,000	102	905,961	115	792,225	91	771,639
9,000,000 to 10,000,000	97	942,821	125	1,268,602	135	1,294,950
10,000,000 to 100,000,000	661	24,251,551	698	24,390,864	782	27,078,515
100,000,000 & Over	414	127,414,283	420	130,583,186	425	127,568,370
Total	36,030	171,238,620	34,022	173,556,365	34,082	173,152,926

*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, 2025

(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	238	402	38	57	31	5	307	464
5,000 to 10,000	266	1,852	37	262	-	-	303	2,114
10,000 to 20,000	1,667	25,511	171	2,542	1	16	1,839	28,069
20,000 to 25,000	1,809	38,901	179	3,867	-	-	1,988	42,768
25,000 to 30,000	502	13,638	71	1,916	1	27	574	15,581
30,000 to 40,000	1,710	58,074	241	8,064	-	-	1,951	66,138
40,000 to 50,000	2,506	107,483	248	10,686	3	142	2,757	118,311
50,000 to 60,000	2,069	112,752	254	13,899	1	52	2,324	126,703
60,000 to 70,000	3,855	234,202	360	21,997	1	65	4,216	256,264
70,000 to 80,000	1,007	74,761	128	9,596	2	154	1,137	84,511
80,000 to 90,000	937	78,881	149	12,410	1	85	1,087	91,376
90,000 to 100,000	904	85,381	129	12,192	-	-	1,033	97,573
100,000 to 200,000	3,297	438,068	524	71,347	14	2,066	3,835	511,480
200,000 to 300,000	1,047	250,659	212	52,133	12	2,998	1,271	305,791
300,000 to 400,000	639	221,814	131	45,129	10	3,429	780	270,371
400,000 to 500,000	460	206,385	106	47,221	14	6,342	580	259,949
500,000 to 600,000	419	232,713	84	45,887	7	3,974	510	282,575
600,000 to 700,000	293	190,193	85	55,106	17	10,992	395	256,290
700,000 to 800,000	277	207,388	67	50,382	10	7,416	354	265,187
800,000 to 900,000	282	239,043	66	56,300	6	5,120	354	300,463
900,000 to 1,000,000	252	239,767	70	66,261	9	8,567	331	314,595
1,000,000 to 2,000,000	1,596	2,326,958	447	658,307	90	136,348	2,133	3,121,612
2,000,000 to 3,000,000	803	1,977,139	235	569,314	66	163,931	1,104	2,710,385
3,000,000 to 4,000,000	421	1,464,269	115	400,032	44	153,098	580	2,017,399
4,000,000 to 5,000,000	274	1,231,207	73	323,810	85	382,630	432	1,937,647
5,000,000 to 6,000,000	153	826,989	27	147,555	42	229,818	222	1,204,361
6,000,000 to 7,000,000	92	602,052	11	73,120	41	265,300	144	940,472
7,000,000 to 8,000,000	63	473,782	13	98,349	32	238,872	108	811,004
8,000,000 to 9,000,000	53	448,556	6	51,012	32	272,071	91	771,639
9,000,000 to 10,000,000	90	866,739	14	132,959	31	295,252	135	1,294,950
10,000,000 to 100,000,000	129	2,812,641	15	263,205	638	24,002,668	782	27,078,515
100,000,000 & Over	-	-	-	-	425	127,568,370	425	127,568,370
Total	28,110	16,088,204	4,306	3,304,916	1,666	153,759,807	34,082	173,152,926

*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-24			Dec-24			Mar-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,948,994,688	2,145,374,700	2,003,056,560	1,538,468,037	1,417,354,330	1,572,479,467	1,156,557,111	1,187,612,600	1,197,600,304
1) Treasury Bills	825,642,219	994,391,500	829,755,321	132,871,195	140,346,130	134,740,083	30,638,296	32,153,000	30,908,654
2) Pakistan Investment Bonds (PIBs)	1,123,352,469	1,150,983,200	1,173,301,239	1,405,596,842	1,277,008,200	1,437,739,384	1,125,918,815	1,155,459,600	1,166,691,650
a. Fixed Rate	286,288,736	293,279,600	294,233,860	317,585,581	328,676,600	322,893,572	40,428,559	41,403,500	41,854,008
b. Floating Rate	837,063,732	857,703,600	879,067,379	1,088,011,261	948,331,600	1,114,845,812	1,085,490,257	1,114,056,100	1,124,837,642
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	16,130,025	26,986,478	17,152,550	17,662,602	29,113,081	19,598,228	20,705,824	32,047,666	22,307,771
1) Quoted On The Stock Exchange of which:	10,336,133	10,111,029	11,590,802	9,415,368	10,084,291	11,563,073	10,960,137	11,520,423	12,877,067
Financial Institutions	1,190,729	1,114,318	1,174,275	1,785,561	1,816,878	1,790,182	1,835,345	1,816,111	1,771,078
NFPSEs	708,758	173,608	816,943	597,909	52,895	1,125,376	573,491	78,646	979,430
Private Sector	4,201,975	2,459,030	5,192,864	3,334,662	2,108,541	4,616,751	4,014,143	2,828,815	5,196,761
2) Unquoted On The Stock Exchange of which:	5,793,893	16,875,449	5,561,748	8,247,233	19,028,789	8,035,155	9,745,687	20,527,243	9,430,704
Financial Institutions	3,370,972	14,455,009	3,328,116	5,212,900	16,296,937	5,310,875	6,961,585	18,045,622	7,054,254
NFPSEs	200,000	200,000	100,000	200,000	200,000	100,000	200,000	200,000	100,000
Private Sector	2,222,921	2,220,440	2,133,632	2,834,334	2,531,853	2,624,280	2,584,103	2,281,622	2,276,450
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,953	6,366	6,366	36,589	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	23,703,673	23,687,092	26,058,107	22,084,863	22,091,510	24,067,403	21,476,790	21,551,673	23,524,138
IX. MUTUAL FUNDS	670,571	727,382	661,288	778,911	832,095	778,911	778,911	832,968	778,911
X. OTHERS	-	-	-	384,547	384,547	384,687	-	-	-
XI. Islamic Banking Products - Investments	15,656,983	15,597,506	16,086,135	11,510,130	11,613,288	11,510,714	12,111,781	12,046,781	12,427,824
a. Government Islamic Securities	6,046,320	6,000,000	6,329,432	2,565,000	2,500,000	2,577,327	2,565,000	2,500,000	2,610,336
1. GOP Ijara Sukuk	6,046,320	6,000,000	6,329,432	2,565,000	2,500,000	2,577,327	2,565,000	2,500,000	2,610,336
a. Variable Rental Rate (VRR)	6,046,320	6,000,000	6,329,432	2,565,000	2,500,000	2,577,327	2,565,000	2,500,000	2,610,336
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	9,610,663	9,597,506	9,756,703	8,945,130	9,113,288	8,933,387	9,546,781	9,546,781	9,817,488
1) Diminishing Musharaka Sukuk	6,003,758	5,992,101	6,142,300	5,552,284	5,852,649	5,663,087	6,857,385	6,857,385	6,966,334
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	601,500	600,000	601,500	600,000	600,000	604,922	600,000	600,000	601,666
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	3,005,405	3,005,405	3,012,903	2,792,846	2,660,639	2,665,378	2,089,396	2,089,396	2,249,488
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	2,233,563,352	2,329,818,301	2,321,211,708	1,919,244,885	2,090,127,440	2,020,014,747	1,211,636,783	1,254,098,053	1,256,675,538

Appendices

Appendix-I (a)
Reporting Scheduled Banks, their Websites, No. of Branches & ATMs
by Group as on 31 March, 2025

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
A)	Public Sector Commercial Banks		2,467	547	3,014	2,911
1	First Women Bank Ltd.	www.fwbl.com.pk	43	-	43	31
2	National Bank of Pakistan	www.nbp.com.pk	1,315	188	1,503	1,371
3	Sindh Bank Limited	www.sindhbank.com.pk	317	16	333	285
4	The Bank of Khyber	www.bok.com.pk	116	132	248	313
5	The Bank of Punjab	www.bop.com.pk	676	211	887	911
B)	Specialized Banks		628	25	653	52
1	SME Bank Limited.	www.smebank.org	1	-	1	-
2	The Punjab Provincial Cooperative Bank Ltd.	www.ppcb.com.pk	151	-	151	-
3	Zarai Taraqiat Bank Limited	www.ztbl.com.pk	476	25	501	52
C)	Domestic Private Banks		8,738	5,354	14,092	16,414
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk	-	185	185	181
2	Allied Bank Limited	www.abl.com	1,344	160	1,504	1,650
3	Askari Bank Limited	www.askaribank.com.pk	457	194	651	817
4	Bank Al-Falah Ltd.	www.bankalfalah.com	708	446	1,154	1,288
5	Bank Al-Habib Ltd.	www.bankalhabib.com	929	293	1,222	1,415
6	BankIslami Pakistan Limited	www.bankislami.com.pk	-	540	540	572
7	Dubai Islamic Banking Pakistan Limited	www.dibpak.com	-	235	235	229
8	Faysal Bank Ltd.	www.faysalbank.com	-	856	856	849
9	Habib Bank Ltd.	www.hbl.com	1,267	408	1,675	2,314
10	Habib Metropolitan Bank Limited	www.habibmetro.com	326	224	550	587
11	JS Bank Limited	www.jsbl.com	307	-	307	279
12	MCB Bank Limited	www.mcb.com.pk	1,395	-	1,395	1,481
13	MCB Islamic Bank Ltd.	www.mcbislamicbank.com	-	305	305	300
14	Meezan Bank Limited	www.meezanbank.com	-	1,052	1,052	1,225
15	Samba bank Ltd	www.samba.com.pk	57	-	57	60
16	Silk Bank Ltd.	www.silkbank.com.pk	82	23	105	108
17	Soneri Bank Ltd.	www.soneribank.com	477	75	552	579
18	Standard Chartered Bank (Pakistan) Ltd.	www.sc.com	38	2	40	52
19	Bank Makramah Limited (BML) (Formerly Summit Bank Limited)	www.bankmakramah.com	163	13	176	187
20	United Bank Ltd.	www.ubl.com.pk	1,163	343	1,506	2,204
21	Easypaisa Digital Bank	www.easypaisa.com.pk	25	-	25	37
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:-			11,843	5,926	17,769	19,380

Appendix-I (b)
Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs
As on 31 March, 2025

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
1	Apna Microfinance Bank	www.apnabank.com.pk	72	55
2	FINCA Microfinance Bank Ltd.	www.finca.pk	115	41
3	Halan Microfinance Bank (Formaly Advans Pakistan Microfinance Bank Ltd.)	www.advanspakistan.com	50	-
4	HBL Microfinance Bank Ltd.	www.hblmfb.com	210	133
5	Khushhalibank Ltd.	www.khushhalibank.com.pk	204	124
6	LOLC Microfinance Bank (Formerly Pak Oman Microfinance Bank Ltd.)	www.pomicro.com	91	-
7	Mobilink Microfinance Bank Ltd.	www.mobilinkbank.com	114	108
8	NRSP Microfinance Bank Ltd.	www.nrspbank.com	134	83
9	Sindh Microfinance Bank	www.sindhmf.com	23	-
10	Telenor Microfinance Bank *	www.telenor.com		
11	U Microfinance Bank Ltd.	www.ubank.com.pk	316	240
Total:-			1,329	784

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

*: Telenor Microfinance Bank is transformed as Easypaisa Digital Bank.

Appendix-II
Number of Reporting Scheduled Banks and their Branches
(1983-2025)

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
1983	9	7,120	23	59	32	7,179
1984	9	6,997	23	59	32	7,056
1985	9	6,958	23	59	32	7,017
1986	9	6,988	22	62	31	7,050
1987	9	7,061	25	65	34	7,126
1988	9	7,168	28	65	37	7,233
1989	10	7,222	25	66	35	7,288
1990	10	7,372	27	67	37	7,439
1991	10	7,477	29	72	39	7,549
1992	20	7,574	27	70	47	7,644
1993	20	7,648	27	73	47	7,721
1994	23	8,055	26	79	49	8,134
1995	25	8,345	26	77	51	8,422
1996	25	8,450	27	82	52	8,532
1997	25	8,190	27	88	52	8,278
1998	25	7,867	27	93	52	7,960
1999	25	7,779	27	95	52	7,874
2000	24	7,741	25	87	49	7,828
2001	24	6,898	25	90	49	6,988
2002	24	6,869	22	80	46	6,949
2003	26	6,823	20	81	46	6,904
2004	27	6,959	17	90	44	7,049
2005	28	7,234	17	114	45	7,348
2006	32	7,644	13	60	45	7,704
2007	34	8,101	12	68	46	8,169
2008	33	8,655	13	89	46	8,744
2009	33	8,966	13	93	46	9,059
2010	34	9,281	12	58	46	9,339
2011	31	9,712	13	60	44	9,772
2012	31	10,262	7	33	38	10,295
2013	31	10,913	7	27	38	10,940
2014	31	11,533	6	18	37	11,551
2015	31	12,283	4	10	35	12,293
2016	30	12,983	4	10	34	12,993
2017	29	13,618	4	10	33	13,628
2018	29	14,109	5	10	34	14,119
2019	28	14,590	4	9	32	14,599
2020	28	14,841	4	9	32	14,850
2021	28	15,235	4	9	32	15,244
2022	28	16,063	4	9	32	16,072
2023	28	16,593	4	10	32	16,603
2024	28	17,698	4	10	32	17,708
2025*	29	17,759	4	10	33	17,769

*End March 2025

Appendix-III
Province-Wise Number of Scheduled Bank Branches
(2003-2025)

Year	Month	Azad Jammu & Kashmir	Balochistan	FATA*	Gilgit-Baltistan	Islamabad	Khyber-Pakhtunkhwa	Punjab	Sindh	Total
2003	June	336	267	50	36	134	847	3,822	1,424	6,916
	December	329	265	48	37	136	846	3,802	1,441	6,904
2004	June	324	262	48	37	138	840	3,791	1,442	6,882
	December	319	267	48	37	145	851	3,878	1,504	7,049
2005	June	319	267	49	37	154	854	3,910	1,515	7,105
	December	319	276	51	38	158	858	4,035	1,613	7,348
2006	June	319	278	50	37	163	864	4,071	1,639	7,421
	December	325	283	49	37	186	877	4,206	1,741	7,704
2007	June	329	283	49	37	190	882	4,229	1,756	7,755
	December	332	296	49	39	213	912	4,436	1,892	8,169
2008	June	338	303	49	39	223	922	4,521	1,948	8,343
	December	351	322	48	42	245	946	4,731	2,059	8,744
2009	June	354	321	48	42	247	948	4,747	2,076	8,783
	December	367	329	49	43	258	961	4,891	2,161	9,059
2010	June	372	331	49	43	260	961	4,914	2,166	9,096
	December	384	337	50	47	283	977	5,038	2,223	9,339
2011	June	388	337	48	47	287	992	5,052	2,248	9,399
	December	400	350	48	53	303	1,026	5,235	2,357	9,772
2012	June	403	350	49	54	309	1,034	5,260	2,388	9,847
	December	420	365	49	63	334	1,078	5,457	2,529	10,295
2013	June	420	368	49	68	339	1,087	5,481	2,549	10,361
	December	434	387	49	75	361	1,139	5,780	2,715	10,940
2014	June	433	388	48	75	363	1,143	5,802	2,732	10,984
	December	444	400	48	81	398	1,189	6,122	2,869	11,551
2015	June	452	405	49	81	404	1,199	6,208	2,918	11,716
	December	468	429	51	97	444	1,257	6,485	3,062	12,293
2016	June	471	434	52	98	448	1,266	6,555	3,100	12,424
	December	477	467	57	107	482	1,337	6,844	3,222	12,993
2017	June	474	471	61	108	487	1,346	6,868	3,224	13,039
	December	473	505	62	114	512	1,422	7,207	3,333	13,628
2018	June	473	510	-	115	515	1,430	7,306	3,343	13,692
	December	475	537	-	124	529	1,480	7,533	3,441	14,119
2019	June	477	544	-	125	533	1,489	7,580	3,449	14,197
	December	491	575	-	138	546	1,529	7,798	3,522	14,599
2020	June	494	586	-	138	554	1,548	7,851	3,530	14,701
	December	498	586	-	140	558	1,591	7,934	3,543	14,850
2021	June	497	589	-	138	566	1,611	7,979	3,543	14,923
	December	492	624	-	143	579	1,687	8,148	3,571	15,244
2022	June	487	641	-	146	589	1,745	8,288	3,607	15,503
	December	505	632	-	153	615	1,833	8,557	3,777	16,072
2023	March	504	648	-	152	619	1,821	8,591	3,768	16,103
	June	507	652	-	155	624	1,921	8,544	3,783	16,186
	September	512	653	-	156	629	1,934	8,600	3,796	16,280
	December	521	656	-	164	652	1,963	8,816	3,831	16,603
2024	March	520	657	-	163	658	1,969	8,873	3,838	16,678
	June	521	660	-	165	665	1,988	9,003	3,865	16,867
	September	532	665	-	170	677	2,010	9,137	3,927	17,118
	December	556	682	-	174	708	2,031	9,479	4,078	17,708
2025	March	557	679	-	174	710	2,021	9,518	4,085	17,744

*FATA has been merged into KPK from 2018 onward

Appendix-IV
District-Wise Scheduled Banks Branches as on
31 March, 2025

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	77	38	115	Larkana	66	12	78
Astore	7	2	9	Lasbella	30	7	37
Attock	148	44	192	Layyah	56	20	76
Awaran	3		3	Lodhran	53	14	67
Badin	49	12	61	Loralai	15	15	30
Bagh	32	8	40	Lower Dir	29	44	73
Bahawalnagar	134	52	186	Mahmand Agency	7	2	9
Bahawalpur	158	82	240	Malakand	32	31	63
Bajaur Agency	9	12	21	Mandi Bahauddin	101	36	137
Bannu	35	18	53	Mansehra	76	38	114
Barkhan	4	1	5	Mardan	84	41	125
Batgram	8	10	18	Mastung	8	2	10
Bhakkar	51	13	64	Matari	32	6	38
Bhimber	37	9	46	Mianwali	73	18	91
Bolan (Dhadar)	7		7	Mirpur	182	38	220
Bunner	23	25	48	Mirpur Khas	60	26	86
Chagai	5	1	6	Multan	286	182	468
Chakwal	125	32	157	Muzaffarabad	48	18	66
Charsadda	40	20	60	Muzaffargarh	128	32	160
Chiniot	57	15	72	N.Waziristan Agency	13	2	15
Chitral	29	14	43	Nagar	6		6
D.G.Khan	97	35	132	Nankana Sahib	70	17	87
D.I.Khan	59	19	78	Narowal	89	21	110
Dadu	46	11	57	Nasirabad	7	3	10
Dera Bughti	4		4	Naushro Feroze	65	17	82
Diamar	9	8	17	Neelum	5		5
Faisalabad	430	232	662	Noshki	13	7	20
Ghanchi	8	1	9	Nowshera	64	36	100
Ghizer	9	4	13	Okara	134	50	184
Ghotki	55	8	63	Orakzai Agency	3	2	5
Gilgit	50	17	67	Pakpattan	60	27	87
Gujranwala	307	149	456	Panjgoor	10	5	15
Gujrat	303	131	434	Peshawar	223	147	370
Gwadar	40	9	49	Pishin	11	11	22
Hafizabad	58	19	77	Quetta	144	93	237
Hangu	23	17	40	Rahim Yar Khan	196	89	285
Haripur	75	25	100	Rajan Pur	61	20	81
Harnai	2	1	3	Rawalpindi	541	280	821
Hattian Bala	9		9	Rawlakot (Poonch)	40	10	50
Haveli Kahuta	2		2	S.Waziristan Agency	4	1	5
Hunza	14	2	16	Sahiwal	144	62	206
Hyderabad	165	81	246	Sakardu	26	11	37
Islamabad	422	288	710	Sanghar	72	24	96
Jacobabad	27	5	32	Sargodha	199	83	282
Jaffarabad(Dera Allah Y	20	5	25	Shaheed Benazirabad	61	24	85
Jamshoro	44	10	54	Shangla	17	10	27
Jhang	111	28	139	Sheikhupura	161	60	221
Jhelum	163	34	197	Shikarpur	25	2	27
Kalat	12	1	13	Sialkot	340	159	499
Kamber/Shahdadkot	30	6	36	Sibi	14	5	19
Karachi	1,481	1,158	2,639	South Waziristan	1		1
Karak	27	9	36	Sudhnuthi	26	6	32
Kashmore	34	4	38	Sujawal	19	1	20
Kasur	119	39	158	Sukkur	94	30	124
Kech(Turbat)	29	7	36	Swabi	70	25	95
Khairpur	67	11	78	Swat	85	99	184
Khanewal	112	47	159	Tando Allahyar	25	7	32
Kharan	18	4	22	Tando Mohammad Khan	20	5	25
Khushab	67	19	86	Tank	10	4	14
Khuzdar	22	4	26	Tharparkar	18		18
Khyber Agency	14	12	26	Thatta	25	7	32
Killa Abdullah	11	13	24	Toba Tek Singh	107	48	155
Killa Saifullah	15	10	25	Tor Ghar		1	1
Kohat	64	24	88	Umerkot	30	8	38
Kohistan	10	5	15	Upper Dir	10	24	34
Kohlu	4		4	Vehari	130	48	178
Kotli	76	11	87	Washuk	2		2
Kurram Agency	23	5	28	Zhob	12	7	19
Lahore	1,111	801	1,912	Ziarat	3	3	6
Lakki Marwat	11	6	17	Grand Total:-	11,818	5,926	17,744

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 31 March, 2025

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Abbottabad	1	7	2	7	1	2	20
Astore				1			1
Attock	4	8	7	4	2	2	27
Badin	1	2	3	3			9
Bagh		1		3			4
Bahawalnagar	5	10	5	7	2		29
Bahawalpur	4	15	5	10	3	1	38
Bajaur Agency		1	1	1			3
Bannu	1	2	1	1			5
Barkhan			1				1
Batgram	1	1	1	1			4
Bhakkar	1	3	1	2			7
Bhimber		1		2			3
Bunner	1	1	1	1			4
Chagai						1	1
Chakwal	2	4	3	3	2	1	15
Charsadda	1	2	2	2			7
Chiniot	1	2	2	2			7
Chitral	1	1	2	1	1		6
D.G.Khan	1	8	2	8	1	1	21
D.I.Khan	1	1	1	1	1	1	6
Dadu		2	3	2			7
Diamar		1	1	1	1	1	5
Faisalabad	11	54	14	39	5	10	133
Ghizer		1	1	1			3
Ghotki	1	2	2	2			7
Gilgit	1	2	2	3	1	1	10
Gujranwala	6	38	8	31	4	3	90
Gujrat	7	19	8	19	5	6	64
Gwadar	1	2	1	2		1	7
Hafizabad	2	5	2	3	1		13
Hangu		2	1	1			4
Haripur	1	4	2	3	1	1	12
Harnai			1				1
Hunza	1	1					2
Hyderabad	5	13	8	14	3	5	48
Islamabad	18	41	30	31	9	14	143
Jacobabad		1	1	2			4
Jaffarabad(Dera Allah Y		3					3
Jamshoro	1		1	4			6
Jhang	2	4	1	4	1	2	14
Jhelum	3	6	3	5	1	1	19
Kalat		1					1
Kamber/Shahdadkot		2	1	2			5
Karachi	57	241	126	161	39	90	714
Karak	1	1					2
Kashmore		1	1	1			3
Kasur	2	7	4	7	3	3	26
Kech(Turbat)	1	1	1	1			4
Khairpur	2	2	2	2			8
Khanewal	4	9	4	7	3	1	28
Kharan		1					1
Khushab	1	3	2	3	1		10
Khuzdar		1	1	1			3
Khyber Agency	1	1		1			3
Killa Abdullah	1	3	1	1		1	7
Killa Saifullah	1	2	2	1			6
Kohat	2	2	2	2	1	1	10
Kohistan			2	1			3
Kotli		3	1	2			6
Kurram Agency		2		1			3
Lahore	43	139	71	126	31	36	446
Larkana		1	2	2	1	1	7
Lasbella		2		1			3
Layyah	1	4	1	3			9
Lodhran	2	3	2	3			10
Loralai	1	3	2	1			7
Lower Dir	2	2	2	3	1	1	11
Malakand	1	2	2	1	1		7
Mandi Bahauddin	1	7	4	9	1	1	23

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 31 March, 2025

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Mansehra	1	6	6	2	1		16
Mardan	2	4	1	4	1		12
Mastung		1					1
Matlari	1	2	1	1			5
Mianwali	1	5	2	2			10
Mirpur	2	5	3	4	1	3	18
Mirpur Khas	2	5	5	3	1	1	17
Multan	4	34	13	31	4	5	91
Muzaffarabad	1	2	1	1	1	2	8
Muzaffargarh	1	9	2	8	1		21
Nankana Sahib	2	4	4	3			13
Narowal	1	3		4			8
Nasirabad		1	1	1			3
Naushro Feroze	1	4	3	3			11
Noshki		2	1	3			6
Nowshera	1	3	2	3	2		11
Okara	2	10	4	10	2	1	29
Pakpattan	2	3	2	7	2		16
Panjgoor		1	1	1			3
Peshawar	5	21	5	16	4	3	54
Pishin		1	2	2	1	1	7
Quetta	5	14	13	10	3	2	47
Rahim Yar Khan	6	17	7	8	4	1	43
Rajan Pur	1	5	3	4			13
Rawalpindi	17	50	26	37	8	11	149
Rawlakot (Poonch)		2	1	2			5
Sahiwal	2	11	5	10	3	1	32
Sakardu	1	1	1	1	1	1	6
Sanghar	1	5	4	5	2		17
Sargodha	8	17	9	12	2	1	49
Shaheed Benazirabad	1	5	2	3	2	1	14
Shangla		2	1	1			4
Sheikhupura	2	12	3	13	1	2	33
Shikarpur	1	1					2
Sialkot	4	27	10	33	3	4	81
Sibi		1	1	1			3
Sudhnuthi		1		1			2
Sukkur	1	4	3	3	1	1	13
Swabi	1	3	1	3	1		9
Swat	7	6	4	9	2	1	29
Tando Allahyar	1	2	1	1		1	6
Tando Mohammad Khan		1	2	1			4
Tank		1		1			2
Thatta		1	2	1			4
Toba Tek Singh	2	5	5	7	2	1	22
Umerkot	1	2	2	2			7
Upper Dir		1	1	1			3
Vehari	4	11	6	6	2	1	30
Zhob		1	1	1		1	4
Ziarat			1				1
Grand Total	305	1,052	540	856	185	235	3,173

Appendix-VI
Distribution of Stand-Alone Islamic Bank Branches
by District as on 31 March, 2025

District Name	Allied Bank Limited	Azadi Bank Limited	Bank Alfalah Ltd.	Bank Al-Habib Ltd.	Habib Bank Ltd.	Habib Metropolitan Bank Limited	National Bank of Pakistan	Silk Bank Ltd.	Sindh Bank Limited	Southern Bank Ltd.	Bank Mubrahim (formerly Summit Bank Limited)	Standard Chartered Bank (Pakistan) Ltd.	The Bank of Khyber	The Bank of Punjab	United Bank Ltd.	Zarai Taraqati Bank Limited	Total
Abbottabad	1	1	2	1	2	3	2						2	1	3		18
Astore																1	1
Attock		1	4	1	3	2	1			3						2	17
Badin		1		1	1												3
Bagh	1						1							1	1		4
Bahawalnagar	1	1	4	1	4	5	1							4	2		23
Bahawalpur	3	4	8	3	7	4	3		1					5	6		44
Bajaur Agency				1	1	1							2	1	2	1	9
Bannu	1		1	1	2		1						4	1	1	1	13
Batgram					1	1	1						1	1	1	1	6
Bhakkar					1	1	1							2	1		6
Bhimber		1		1	1	1	1							1			6
Buner		1	1	1	4	1	1						6	1	4	1	21
Chakwal	1	2	3	2	1	2	2							1	3		17
Charsadda		2	1	3	1	1	1			1			4				13
Chinot		1	2	1	1	1	1							1			8
Chitral		1			1	1	1				1		2	1	1		8
D.G.Khan	1	1	1	1	2	2	2							2	2		14
D.I.Khan	1		1	2	1	1	2			1			1	1	2		13
Dadu				1	1		1							1			4
Diamar		1								1	1						3
Faisalabad	10	6	25	10	15	5	8	1		1			1	7	10		99
Ghanchi																1	1
Ghizer		1															1
Ghotki														1			1
Gilgit	1	1		1	1	1	1							1			7
Gujranwala	4	4	12	5	10	6	2			1				6	9		59
Gujrat	5	6	21	2	14	4	1		1	2			1	4	5	1	67
Gwadar		1			1												2
Hafizabad	1	1			1		2							1			6
Hangu		2		2	1		3						3		2		13
Haripur		2	1	2	1	1	2			1			2		1		13
Hyderabad	1	2	2	7	5	2	2			3	1			2	6		33
Islamabad	12	12	37	12	18	8	6	3	1	5	2		7	7	14	1	145
Jacobabad							1										2
Jaffarabad/Dera Allah Y		1			1												2
Jamshoro		1			1		1			1							4
Jhang	1	1	3	2	1	1	2							3			14
Jhelum	2	1	1	1	3		1			2				2	2		15
Kamber/Shahdhot					1												1
Karachi	13	31	66	61	81	58	17	7	4	12	5	1	6	11	70	1	444
Karak		1	1	1			1						1	1			7
Kashmore					1												1
Kasur	1	1	2		2	1	2							2	2		13
Kech(Turbat)				1	1	1								1			3
Khairpur				1	1									1			3
Khaneval	2		4	2	2	3	2							4			19
Kharan						3											3
Khushab		1	2	2	1	1								1	1		9
Khuzdar				1													1
Khyber Agency		1		1	1	1	1						3			1	9
Killa Abdullah				1	1	3									1		6
Killa Saifullah				1	1									2			4
Kohat	1	1		1	2	1	1			1			3	1	2		14
Kohistan					1											1	2
Kotli	1						2							1	1		5
Kurram Agency				1			1										2
Lahore	23	23	72	32	59	24	19	6	2	11	1	1	2	34	45	1	355
Lakki Marwat				1									2	1	1	1	6
Larkana				1	1		1							1	1		5
Lashela	1		1		1												4
Layyah	1		3	1	1	1	1							2		1	11
Lodhran			1		1		1							1			4
Loralai		1			1	1							2	1	2		8
Lower Dir	2	2	5	5	2	2	1			1			6	1	5	1	33
Mahmood Agency							1							1			2
Malakand	1	2	2	1	2	4	1			1			2	2	6		24
Mandi Bahauddin	1	1	3	2	2	1	1							1	1		13
Mansehra	2	3	1	2	1	2	1	1					4	1	2	2	22
Mardan	3	1	3	2	5		3	1	1				5	1	3	1	29
Mastung		1															1
Matiari							1										1
Mianwali			1		1	1											3
Mirpur	1	1		1	6		4		1						2		8
Mirpur Khas	2		1	1	1	1	2								1		9
Multan	10	3	21	13	11	4	5			2			1	10	10	1	91
Muzaffarabad			1	1	3	1	1							1	2		10
Muzaffargarh			3	1	1	1	2								2	1	7
N.Waziristan Agency							1						1				2
Nankana Sahib		1	1		1									1			4
Narowal	1		3	2	2		2							2	1		13
Naushero Feroze		1		2	1									1	1		6
Noshki														1			1
Nowshera	1		3		2	2	4			1			9	1	2		25
Okara	1	2	2	2	3	1	2						1	7	1		21
Orakzai Agency																	2
Pakpattan	1		2	1	2	1	1							2	1		11
Panjgur			2														2
Peshawar	9	6	10	11	10	5	6	1	1	4			19	2	8	1	93
Pishin				1					1				1	1			4
Quetta	2	4	8	6	8	3	3	1	1	1			1	3	5		46
Rahim Yar Khan	3	2	7	8	5	5	6							4	5	1	46
Rajan Pur			1		2	2								1	1		7
Rawalpindi	5	14	25	16	18	8	6	2		10	1		2	12	11	1	131
Rawlakot (Poonch)	1				1	1								1	1		5
S.Waziristan Agency																	1
Sahiwal	4	1	6	2	4	1	2		1					5	4		30
Sakardu		1			1						1			1		1	5
Sanghar		1		2			2							1	1		7
Sargodha	2	1	7	3	6	5	2							3	5		34
Shaheed Benazirabad	1			1	1	1	2			1				1	2		10
Shangla		1											1	1	1		6
Sheikhpura	4	2	8	5	2	1	2		1				1	1			27
Shikarpur	6	11	22	4	11	4	4			1				2	13		78
Sialkot		1												1			2
Sibi		1			1	1									1		4
Sudhnuthi																1	1
Sujawal	1	2	1	1	3		2			1				1	5		17
Sukkur	1		2		2		1			1			5	1	3		16
Swabi	2	2	6	11	12	5	3			4			8	2	14	1	70
Swat																	1
Tando Allahyar				1													1
Tando Mohammad Khan						1								1			2
Tank		1					1			1							3
Thatta																	1
Toba Tek Singh	2	2	4	4	4	2	1							5	2		26
Tor Ghur					1									1			1
Umerkot		1	3	2	4	2							4	1	4		21
Upper Dir	2	1	4	2	2		2							2	3		18
Vehari		1				1							1				3
Zhob							1							1			2
Ziarat	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	2
Grand Total	160	194	446	293	408	224	189	23	16	75	13	2	132	212	343	25	2,755

Appendix-VII

Gender Code List

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

Notes for Gender List:

¹ It includes Male personal or sole proprietorship Accounts.

² It includes Female personal or sole proprietorship Accounts.

³ It will include Joint Personal and Business Accounts.

List of Acronyms

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