

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Mar-23	Jun-23	Sep-23
Assets	782,369,086	792,443,586	779,374,599
I. Currency and Deposits	72,280,580	89,611,146	81,936,006
1. Currency	8,203,797	8,537,483	8,846,807
2. Transferable Deposits	43,467,309	63,698,767	56,257,899
3. Restricted/ compulsory deposits	789,601	849,398	374,711
4 Other Deposits	19,819,873	16,525,498	16,456,589
II. Securities (other than shares)	170,299,743	159,146,200	137,929,465
1. Short-term	81,658,791	59,073,795	48,913,702
2. Long-term	88,640,951	100,072,404	89,015,763
III. Loans extended (Advances)¹	442,066,477	450,451,282	466,691,036
1. Short-term	285,114,203	298,050,853	305,153,702
A) Money at call	5,681,760	958,752	1,113,902
B) Reverse Repo	997,319	897,930	5,725,697
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	278,435,124	296,194,171	298,314,103
2. Long-term	156,952,275	152,400,429	161,537,334
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	207,157	169,740	153,957
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	45,094,773	37,891,331	35,730,912
1. Trade credit and advances	24,119	42,162	74,239
2. Others	45,070,654	37,849,169	35,656,673
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	70	70	46,069
D) Miscellaneous assets residents sector	45,070,584	37,849,099	35,610,604
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	52,420,355	55,173,887	56,933,223
1. Produced assets	51,359,306	53,556,292	55,053,274
A) Tangible fixed assets	41,019,644	42,913,260	44,147,864
a) Dwellings	2,482,346	2,568,286	2,554,500
i) Building on freehold land	-	-	-
ii) Building on leasehold land	2,482,346	2,568,286	2,554,500
b) Other buildings and structures	8,215,761	9,523,195	10,067,868
i) Building on freehold land	-	915,000	918,060
ii) Building on leasehold land	8,215,761	8,608,195	9,149,808
c) Machinery and equipment	22,422,806	23,698,152	23,952,587
i) Transport equipment	1,708,309	1,739,548	1,746,609
ii) Furniture & Fixtures	3,899,840	3,670,767	2,827,066
iii) Office equipment	11,198,239	12,987,056	12,402,445
iv) Other machinery & equipment	5,616,418	5,300,781	6,976,467
d) Other tangible fixed assets n.e.s	7,898,732	7,123,627	7,572,909
B) Intangible fixed assets	10,339,662	10,643,033	10,905,410
a) Computer software	9,166,582	9,350,315	9,556,271
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,173,080	1,292,718	1,349,139
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,061,049	1,617,595	1,879,949
A) Tangible non-produced assets	1,037,053	1,596,470	1,857,690
a) Land	(103,746)	(295,245)	343,470
i) Land underlying Buildings and structures	(103,746)	(295,245)	343,470
1. Freehold land	(103,746)	(295,245)	343,470
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,140,799	1,891,715	1,514,220
B) Intangible non-produced assets	23,996	21,125	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	23,996	21,125	22,259

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Mar-23	Jun-23	Sep-23
Liabilities	782,369,086	792,443,586	779,374,599
I. Deposits²	494,605,883	528,313,781	545,972,489
1. Transferable Deposits	309,369,015	400,872,574	344,245,296
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	185,236,868	127,441,207	201,727,193
II. Securities (other than shares bonds/ debentures etc.)	8,998,592	8,790,075	8,032,658
1. Short-term	-	-	-
2. Long-term	8,998,592	8,790,075	8,032,658
III. Loans (Borrowings)	125,252,068	91,943,774	71,501,372
1. Short-term	15,607,574	9,200,738	7,410,772
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	6,767,175	1,953,606	992,532
C) Other short-term borrowings	8,840,399	7,247,132	6,418,240
2. Long-term borrowings	109,644,494	82,743,036	64,090,600
IV. Financial Derivatives	-	-	-
V. Other accounts payable	110,736,873	121,671,284	111,211,377
1. Provision for losses	28,563,424	32,339,134	29,626,935
A) Provision for loan losses-Specific	23,546,122	26,113,629	25,842,413
B) Provision for loan losses-General	5,017,302	6,225,505	3,784,522
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	28,121,928	29,656,260	31,190,347
3. Other accounts payable other resident Sectors	54,051,521	59,675,889	50,394,095
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	244,717	152,348	187,974
D) Miscellaneous liability items	53,806,804	59,523,541	50,206,121
a) Suspense account	-	-	2,051
b) Provision for expected costs	1,517,509	1,750,585	1,431,909
c) Deferred tax liabilities	-	-	-
d) Accrued wages	224,636	344,681	355,062
e) Accrued rent	327	462	74
f) Accrued taxes	922,682	400,469	550,454
g) Other miscellaneous liability items	51,141,650	57,027,344	47,866,571
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	42,775,669	41,724,671	42,656,704
1. Quoted	13,003,447	13,003,447	13,003,447
2. Non quoted	24,957,136	25,137,136	24,312,407
3. Investment fund shares	-	-	-
4. Retained earnings	(48,208,803)	(47,977,794)	(48,939,110)
5. Current year result	117,609	(2,202,373)	(3,229,137)
6. General and special reserve	53,493,587	53,830,657	57,224,212
7. Valuation adjustments	(587,307)	(66,401)	284,885

Notes:

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

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

**8.2 Profit and Loss Accounts
Microfinance Banks**

(Thousand Rupees)

Profit/Loss Account	Mar-23	Jun-23	Sep-23
I. Net Mark-UP/Retrun/Interest Income	16,998,135	18,560,528	15,702,375
A) Mark-Up/Return/Interest Earned	48,100,004	54,283,150	55,507,368
1) Loans and advances	28,584,133	31,617,846	30,160,557
2) Investments	7,279,609	8,201,861	8,503,960
3) Lendings to financial institutions	153,834	144,570	207,176
4) Balances with banks	1,792,539	1,745,029	2,281,204
5) Income from inter-office lending	10,172,170	12,476,167	12,919,976
6) Other	117,719	97,677	1,434,495
B. Mark-Up/Return/Interest Expensed	31,101,869	35,722,622	39,804,992
1) Deposits	15,638,116	17,812,517	20,950,387
2) Borrowings	4,580,279	4,521,919	3,671,413
3) Subordinated debt	544,060	756,756	660,725
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	164,532	152,598	181,945
6) Expense on inter-office borrowing	10,172,109	12,476,167	1,420,546
7) Other	2,773	2,676	12,919,976
II. Net Non Mark-UP/Retrun/Interest Income	23,755,288	26,164,336	24,916,112
A) Non Mark-UP/Retrun/Interest Income	6,757,153	7,603,808	9,213,737
I. Fee & Commission Income	3,846,355	5,113,363	5,983,557
1) Branch banking customer fees	1,270,035	1,443,305	1,629,481
2) Consumer finance related fees	177,328	195,748	203,807
3) Card related fees (debit and credit cards)	88,798	110,037	87,924
4) Credit related fees	28,311	728,829	751,321
5) Investment banking fee	-	-	-
6) Commission on trade	192	218	234
7) Commission on guarantees	-	-	-
8) Commission on cash management	4,720	5,136	5,087
9) Commission on remittances including home remittances	(8)	313	435
10) Commission on utility bills	482	908	581,754
11) Commission income - Bancassurance	(5,213)	5,769	2,063
12) Rent on lockers	41	264	644
13) Commission on investments services	-	-	-
14) Other Commission	2,281,669	2,622,836	2,720,807
II. Dividend Income	-	-	-
III. Foreign exchange income	-	-	-
IV. Income from derivatives	-	-	-
V. Gain on securities	(1,481)	(1,646)	7,659
1) Realised	181	1,496	3,104
2) Unrealised - held for trading	(1,662)	(3,142)	4,555
VI. Other Income	2,912,279	2,492,091	3,222,521
1) Rent on property	-	-	-
2) Gain on sale of fixed assets-net	6,905	44,477	(3,552)
3) Loss on termination of lease liability against right of use assets	10,945	(1,972)	17,458
4) Gain on sale of non banking assets - net	-	-	-
5) Other	2,894,429	2,449,586	3,208,615

**8.2 Profit and Loss Accounts
Microfinance Banks**

(Thousand Rupees)

Profit/Loss Account	Mar-23	Jun-23	Sep-23
B) Non Mark-UP/Retrun/Interest Expenses	20,035,433	22,074,431	24,010,589
1. Operating expenses	19,711,253	22,024,942	23,926,285
1) Total compensation expense	6,007,942	6,196,387	6,555,165
2) Property expense	4,024,901	4,679,221	5,249,970
(a) Rent and taxes	368,804	339,555	324,173
(b) Insurance	540,845	514,918	547,528
(c) Utilities cost	356,722	450,209	730,299
(d) Lease rental	155,686	116,551	70,129
(e) Fuel expense generators	150,079	139,027	120,709
(f) Security (including guards)	434,698	444,213	414,005
(g) Repair and maintenance (including janitorial charges)	403,645	1,055,577	1,134,641
(h) Depreciation on right-of-use assets	393,734	335,133	398,496
(i) Depreciation	1,220,688	1,284,037	1,509,991
3) Information technology expenses	1,623,678	996,166	833,981
4) Other operating expenses	8,054,733	10,153,168	11,287,169
2. Workers welfare fund	322,086	49,320	71,803
3. Other charges	2,094	169	12,501
1) Penalties imposed by State Bank of Pakistan	1,014	594	12,417
2) Penalties imposed by other regulatory bodies (to be specified)		401	-
3) Others (to be specified, if material)	1,067	1,258	84
III. Profit before provisions	3,719,855	4,089,906	905,523
Provisions / (reversals) and write offs - net	5,989,297	4,005,293	1,984,259
1) (Reversals) / provisions against balance with Banks	-	-	-
2) (Reversals) / provisions for diminution in value of investments	-	-	-
3) (Reversals) / provisions against loans & advances	6,850,436	4,778,014	1,999,750
4) (Reversals) / provisions against off balance sheet items	-	-	-
5) Reversals against other assets	(264,041)	(99,947)	248,845
6) Recovery of written off / charged off bad debts	(597,098)	(672,774)	(264,336)
Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation	(2,269,441)	84,613	(1,078,735)
Taxation	(61,536)	(136,736)	(561,055)
1) Current	1,211,931	1,469,035	634,443
2) Prior	57,584	57,584	-
3) Deferred	(1,331,051)	(1,663,356)	(1,195,498)
V. Profit After Taxation	(2,207,906)	221,349	(517,680)
VI. Number of Employees*	27,185	27,042	26,473
1. Permanent	19,725	19,624	18,781
2. Contractual	7,460	7,418	7,692

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

(Thousand Rupees)

Type of Account	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Current Deposits	92,361,878	122,446,063	94,010,252	135,569,195	98,979,240	134,242,936
II. Call Deposits	1,749	448,128	1,856	872,399	1,728	862,137
III. Other Deposit Accounts	131	4,078	398	4,488	111	9,262
IV. Saving Deposits	2,517,480	174,911,355	2,813,964	178,537,255	2,990,979	178,626,470
V. Fixed or Term Deposits	92,969	185,458,451	98,638	201,583,121	108,729	215,801,950
1) Less Than Three Months	960	3,444,064	1,279	5,709,031	1,219	4,981,934
2) For Three Months and Over but Less Than Six Months	2,063	9,186,346	1,640	8,889,429	2,033	9,343,169
3) For Six Months and Over but Less Than One Year	2,877	12,410,036	3,952	13,139,496	5,202	19,853,465
4) For One Year & Over but Less Than Two Years	41,825	116,215,602	45,839	121,425,018	51,681	125,138,328
5) For Two Years & Over but Less Than Three Years	2,521	4,308,173	3,097	5,204,666	3,850	5,817,408
6) For Three Years & Over but Less Than Four Years	31,399	30,533,718	33,499	40,286,745	37,016	44,633,469
7) For Four Years & Over but Less Than Five Years	130	98,252	60	36,043	42	30,828
8) For Five Years & Over but Less Than Ten Years	11,194	9,262,259	9,272	6,892,693	7,686	6,003,349
9) For Ten Years and Over	-	-	-	-	-	-
Total	94,974,207	483,268,074	96,925,108	516,566,457	102,080,787	529,542,755

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Jun-23	Sep-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	483,268,074	516,566,457	134,242,936	862,137	9,262	178,626,470
I. GOVERNMENT	34,871,772	34,880,062	5,820,231	220	-	3,761,205
A. Federal Government	19,981,101	17,489,223	2,776,938	-	-	1,985,016
B. Provincial Governments	14,723,248	17,192,474	3,043,154	100	-	1,762,871
C. Local Bodies	167,422	198,364	139	120	-	13,318
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	190,824	1,362,055	1,761	33	-	1,110,674
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	851	710	173	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	40,694	2,730	-	-	-	4,149
Manufacturing	148,596	1,352,137	-	-	-	1,105,752
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	2	-	-	-
Others	649	6,445	1,586	-	-	773
III. NON-BANK FINANCIAL INSTITUTIONS	99,589,521	89,494,776	696,887	440	-	81,023,153
Mutual Funds and AMCs	63,066,905	50,777,503	116	-	-	51,220,600
Insurance & Pension Funds	1,598,784	2,149,641	240,627	440	-	1,376,203
MFIs and DFIs	7,062,367	6,497,974	15,095	-	-	4,541,000
Stock Exchange & Brokerage Houses	25,817	17,143	4,107	-	-	7,503
Modarabas	11,706	12,676	38	-	-	9,517
Other NBFIs	27,823,942	30,039,840	436,904	-	-	23,868,329
IV. PRIVATE SECTOR (BUSINESS)	36,252,213	42,558,055	4,473,031	324,367	-	15,653,197
A. Agriculture, forestry and fishing	3,328,895	3,819,854	922,183	-	-	1,803,027
1. Crop and animal production, hunting and related service activities	2,944,620	3,410,118	922,170	-	-	1,786,104
Growing of Wheat, Rice, Sugar Cane & Cotton	2,028,544	2,372,437	627,083	-	-	1,215,873
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,561	29,962	434	-	-	199
Growing of other fruits, vegetables and crops	21,902	44,502	5,959	-	-	6,128
Raising of livestock and other related activities	186,411	165,221	181,686	-	-	64,877
Other agricultural support activities	702,202	797,994	107,008	-	-	499,026
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	712	730	-	-	-	-
03 - Fishing and aquaculture	383,563	409,006	13	-	-	16,923
B. Mining and quarrying	4,131	6,676	1,788	-	-	6,236
05 - Mining of coal and lignite	1	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	4,103	6,152	904	-	-	6,236
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	26	523	20	-	-	-
09 - Mining support service activities	2	2	864	-	-	-
C. Manufacturing	2,445,932	2,570,575	275,840	20,001	-	2,250,257
10 - Manufacture of food products	585,566	259,695	31,042	-	-	48,714
11 - Manufacture of beverages	2,109	12,038	2,182	-	-	13,735
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	281,754	415,587	21,165	-	-	417,694
Preparation and spinning of textile fibres	58,060	50,884	1,488	-	-	52,459
Weaving of textiles	31,526	20,135	7,522	-	-	9,602
Finishing of textiles	302	297	287	-	-	7
Manufacture of knitted and crocheted fabrics	3,807	687	357	-	-	-
Manufacture of made-up textile articles, except apparel	12,951	11,992	10,699	-	-	5,055
Manufacture of carpets and rugs	174,181	330,846	-	-	-	345,420
Manufacture of other textiles n.e.c.	926	746	812	-	-	5,151
14 - Manufacture of wearing apparel	215,126	281,362	140,412	20,000	-	171,571
15 - Manufacture of leather and related products	1,206	1,480	780	-	-	563
	-	-	-	-	-	-

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Jun-23	Sep-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	255	76	78	-	-	1
Manufacture of luggage, handbags and the like, saddlery and harness	439	453	7	-	-	461
Manufacture of footwear	512	951	695	-	-	101
a. Leather wear	510	949	694	-	-	101
b. Rubber and Plastic wear	2	2	1	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	796	741	963	-	-	5
17 - Manufacture of paper and paper products	1,378	1,372	268	-	-	20
18 - Printing and reproduction of recorded media	10,363	7,289	2,900	-	-	2,851
Printing and other service activities related to printing	10,363	7,288	2,900	-	-	2,851
Reproduction of recorded media	0	0	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3,173	5,492	1,536	-	-	39
20 - Manufacture of chemicals and chemical products	511,243	775,915	1,834	-	-	1,303,369
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10,923	24,614	780	-	-	62
22 - Manufacture of rubber and plastics products	8,446	759	13,489	-	-	1
23 - Manufacture of other non-metallic mineral products	20,102	37,024	30,903	-	-	598
24 - Manufacture of basic metals	6,455	13,761	1,196	-	-	8,131
25 - Manufacture of fabricated metal products, except machinery and equipment	211	211	20	-	-	-
26 - Manufacture of computer, electronic and optical products	6,091	3,343	1,572	-	-	4,373
27 - Manufacture of electrical equipment	12,543	11,677	1,263	-	-	5,721
28 - Manufacture of machinery and equipment	1,367	617	11	-	-	505
29 - Manufacture of motor vehicles, trailers and semi-trailers	351	373	390	-	-	-
30 - Manufacture of other transport equipment	455	522	-	-	-	540
31 - Manufacture of furniture	21,011	5,860	876	-	-	3,216
32 - Other manufacturing	745,250	710,834	22,249	1	-	268,549
Manufacture of jewellery and related articles	73,334	25,773	2,700	-	-	8,357
Manufacture of imitation jewellery and related articles	737	695	3	-	-	711
Manufacture of musical instruments	32	33	-	-	-	34
Manufacture of sports goods	2,645	2,005	2	-	-	1
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	6,251	3,386	2,167	-	-	373
Manufacture of Handicrafts	4,540	2,959	261	-	-	1
Other manufacturing n.e.c.	657,711	675,983	17,116	1	-	259,072
33 - Repair and installation of machinery and equipment	14	9	7	-	-	-
D. Electricity, gas, steam and air conditioning supply	18,074	23,962	8,794	-	-	4,094
Electric power generation, transmission and distribution	18,035	20,194	8,763	-	-	4,094
a) Hydal	7,164	7,317	47	-	-	3,379
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	190	2,159	8,691	-	-	-
f) Other	10,681	10,718	25	-	-	715
Manufacture of gas; distribution of gaseous fuels through mains	26	26	26	-	-	-
Steam and air conditioning supply	13	3,742	5	-	-	-
E. Water supply; sewerage, waste management and remediation activities	1,256	391	2,501	-	-	-
36 - Water collection, treatment and supply	1,250	385	2,461	-	-	-
37 - Sewerage	1	1	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	0	0	-	-	-	-
39 - Remediation activities and other waste management services	5	5	40	-	-	-
F. Construction	664,022	1,185,985	133,856	227,112	-	132,692
41 - Construction of buildings	595,931	863,014	44,808	227,046	-	123,660
42 - Civil engineering	66,914	321,466	88,884	66	-	8,727
43 - Specialized construction activities	1,177	1,505	164	-	-	305
	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-23

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
-	-	-	-	-	-	-	-	-	80
-	-	-	-	-	-	-	-	-	468
-	-	-	-	-	-	-	-	-	796
-	-	-	-	-	-	-	-	-	795
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	969
-	-	-	-	-	-	-	-	-	288
-	-	-	-	-	-	-	-	-	5,751
-	-	-	-	-	-	-	-	-	5,751
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	1,575
-	-	16,800	15,000	-	-	-	-	31,800	1,337,003
-	-	-	-	-	3,284	-	-	3,284	4,126
-	-	-	-	-	-	-	-	-	13,490
-	-	-	-	-	-	-	-	-	31,500
-	-	-	-	-	-	-	-	-	9,327
-	-	-	-	-	-	-	-	-	20
-	-	-	1,000	-	-	-	-	1,000	6,945
-	-	-	-	-	-	-	-	-	6,984
-	-	-	-	-	-	-	-	-	516
-	-	-	-	-	-	-	-	-	390
-	-	-	-	-	-	-	-	-	540
-	-	-	-	160	-	-	-	160	4,252
42,319	14,100	356,035	15,600	5,900	4,950	-	-	438,904	729,703
-	1,600	500	4,100	1,300	1,000	-	-	8,500	19,556
-	-	-	-	-	-	-	-	-	714
-	-	-	-	-	-	-	-	-	34
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	1
450	-	-	-	-	250	-	-	700	3,240
-	-	-	500	-	900	-	-	1,400	1,662
41,869	12,500	355,535	11,000	4,600	2,800	-	-	428,304	704,493
-	-	-	-	100	600	-	278	978	13,866
-	-	-	-	100	600	-	278	978	13,835
-	-	-	-	-	-	-	278	278	3,704
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	100	600	-	-	700	9,391
-	-	-	-	-	-	-	-	-	740
-	-	-	-	-	-	-	-	-	26
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	2,501
-	-	-	-	-	-	-	-	-	2,461
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	40
285,000	-	30,005	2,905	50,000	46,400	-	-	414,310	907,970
285,000	-	30,005	1,205	50,000	46,400	-	-	412,610	808,124
-	-	-	1,700	-	-	-	-	1,700	99,377
-	-	-	-	-	-	-	-	-	469

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Jun-23	Sep-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	6,943,914	7,463,643	1,423,841	23,062	-	2,171,904
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	94,819	124,353	22,654	-	-	48,455
46 - Wholesale trade, except of motor vehicles and motorcycles	3,001,018	3,063,759	398,684	23,061	-	1,247,321
47 - Retail trade, except of motor vehicles and motorcycles	3,848,078	4,275,531	1,002,503	1	-	876,129
H. Transportation and storage	291,041	90,500	50,903	410	-	16,034
49 - Land transport and transport via pipelines	50,801	58,365	21,156	410	-	3,700
50 - Water transport	0	0	-	-	-	-
51 - Air transport	1,917	2,127	7,523	-	-	-
52 - Warehousing and support activities for transportation	26,012	15,728	1,085	-	-	12,299
53 - Courier activities other than national post activities	212,311	14,279	21,139	-	-	35
I. Accommodation and food service activities	377,725	380,113	21,657	-	-	33,239
55 - Accommodation	362,489	360,833	17,406	-	-	23,752
56 - Food and beverage service activities	15,236	19,279	4,250	-	-	9,487
J. Information and communication	7,312,716	7,105,851	349,354	100	-	2,248,811
58 - Publishing activities	4,713	68,370	4,587	-	-	14,460
59 - Motion picture, video and television programme production, sound recording and music publishing activities	735	422	632	-	-	8
60 - Programming and broadcasting activities	5	5	5	-	-	-
61 - Telecommunications	5,932,873	5,671,011	238,757	100	-	1,049,513
62 - Computer programming, consultancy and related activities	52,920	196,308	82,248	-	-	168,849
63 - Information service activities	1,321,468	1,169,735	23,124	-	-	1,015,981
K. Real estate activities	232,924	257,997	24,492	1,000	-	146,381
L. Professional, scientific and technical activities	1,775,958	3,359,984	29,238	556	-	602,175
69 - Legal and accounting activities	633,461	680,573	12,825	-	-	311,320
70 - Activities of head offices; management consultancy activities	208,328	210,391	6,773	-	-	194,553
71 - Architectural and engineering activities; technical testing and analysis	106,221	125,099	3,129	556	-	38,086
72 - Scientific research and development	7,277	7,395	21	-	-	3
73 - Advertising and market research	87,224	68,654	5,516	-	-	29,915
74 - Other professional, scientific and technical activities	732,637	2,277,868	972	-	-	28,298
75 - Veterinary activities	810	4	2	-	-	-
M. Administrative and support service activities	710,116	579,412	104,629	309	-	149,545
77 - Rental and leasing activities	28,390	23,079	10,251	-	-	4,763
78 - Employment activities	52	101	5	-	-	971
79 - Travel agency, tour operator, reservation service and related activities	124,662	68,560	30,403	4	-	42,172
80 - Security and investigation activities	72,811	46,511	24,890	-	-	34,123
81 - Services to buildings and landscape activities	42,699	6,298	1,151	-	-	214
82 - Office administrative, office support and other business support activities	441,502	434,863	37,928	305	-	67,302
N. Education	2,724,935	3,014,545	61,072	135	-	1,014,925
O. Human health and social work activities	757,403	828,232	79,715	-	-	327,412
86 - Human health activities	667,753	710,329	68,563	-	-	293,114
87 - Residential care activities	28,045	26,055	8,544	-	-	416
88 - Social work activities with and without accommodation	61,605	91,848	2,608	-	-	33,882
P. Arts, entertainment and recreation	125,496	4,378	3,674	-	-	387
Q. Other service activities	8,537,675	11,865,958	979,494	51,682	-	4,746,077
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	36,044,776	42,161,657	1,911,017	1,276	-	12,038,808
A. Private Trusts and Non-profit Organizations	16,561,207	21,676,441	309,010	1,225	-	7,649,182
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	19,483,568	20,485,216	1,602,007	51	-	4,389,625
VI. PERSONAL	219,273,556	242,610,711	74,770,532	423,157	8,417	54,953,097
A. Salaried persons	24,737,598	25,822,645	2,214,811	435	-	7,734,850
B. Self employed	76,135,265	93,564,666	13,407,643	379,452	-	26,402,894
C. Other Personal	118,400,693	123,223,399	59,148,078	43,270	8,417	20,815,354
VII. OTHER	57,045,412	63,499,142	46,569,477	112,644	845	10,086,336
Total	483,268,074	516,566,457	134,242,936	862,137	9,262	178,626,470

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-23

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
1,322,844	232,860	1,543,922	646,481	82,402	146,519	2,120	78,491	4,055,639	7,674,446
4,500	1,350	50	2,350	50	50	-	-	8,350	79,458
807,669	148,113	661,929	320,487	71,452	16,373	2,120	-	2,028,143	3,697,209
510,675	83,397	881,943	323,644	10,900	130,096	-	78,491	2,019,146	3,897,779
-	1,000	-	9,000	-	800	-	-	10,800	78,147
-	1,000	-	9,000	-	800	-	-	10,800	36,066
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	7,523
-	-	-	-	-	-	-	-	-	13,384
-	-	-	-	-	-	-	-	-	21,174
200	-	270,000	147,299	-	-	-	-	417,499	472,395
200	-	270,000	144,299	-	-	-	-	414,499	455,658
-	-	-	3,000	-	-	-	-	3,000	16,737
-	238,500	3,100,000	10	-	-	-	-	3,338,510	5,936,775
-	170,000	-	-	-	-	-	-	170,000	189,047
-	-	-	-	-	-	-	-	-	641
-	-	-	-	-	-	-	-	-	5
-	-	3,100,000	-	-	-	-	-	3,100,000	4,388,370
-	68,500	-	10	-	-	-	-	68,510	319,607
-	-	-	-	-	-	-	-	-	1,039,105
-	470	200	26,900	350	10,400	-	50	38,370	210,244
32,208	5,800	117,811	747,321	14,765	22,250	1,333	-	941,488	1,573,457
13,208	3,300	55,006	48,900	-	22,250	-	-	142,664	466,808
-	-	17,000	-	-	-	-	-	17,000	218,326
16,200	2,500	34,450	17,671	6,615	-	-	-	77,436	119,207
-	-	-	-	-	-	-	-	-	24
-	-	-	-	-	-	-	-	-	35,431
2,800	-	11,355	680,750	8,150	-	1,333	-	704,388	733,658
-	-	-	-	-	-	-	-	-	2
2,900	4,500	176,700	293,344	1,500	5,600	-	1,250	485,794	740,277
-	1,500	17,200	-	-	-	-	-	18,700	33,714
-	-	156,000	-	-	-	-	-	156,000	156,976
-	-	-	-	-	5,600	-	1,000	6,600	79,180
2,900	-	200	-	250	-	-	-	3,350	62,363
-	-	-	1,200	-	-	-	-	1,200	2,565
-	3,000	3,300	292,144	1,250	-	-	250	299,944	405,479
599,007	24,937	97,404	1,842,630	8,799	5,729	-	8,809	2,587,315	3,663,447
15,058	31,591	213,604	28,734	12,300	-	-	-	301,287	708,414
15,058	31,591	213,604	28,734	12,300	-	-	-	301,287	662,964
-	-	-	-	-	-	-	-	-	8,960
-	-	-	-	-	-	-	-	-	36,490
-	-	-	-	-	-	-	-	-	4,061
18,461	378,822	1,083,076	4,584,888	30,252	314,460	600	-	6,410,559	12,187,812
719,122	2,900,867	2,659,208	25,749,773	75,842	429,959	-	266,674	32,801,445	46,752,546
2,000	1,464,831	2,047,877	13,632,224	50,000	310,890	-	185,300	17,693,122	25,652,540
717,122	1,436,035	611,331	12,117,549	25,842	119,069	-	81,374	15,108,322	21,100,006
1,290,193	2,287,874	5,462,847	62,933,700	5,142,615	42,922,852	24,000	5,512,087	125,576,168	255,731,371
220,767	377,720	793,018	9,514,399	934,887	7,288,313	3,150	400,202	19,532,456	29,482,551
77,820	667,695	1,475,094	30,411,752	2,849,717	22,846,745	6,800	953,474	59,289,097	99,479,086
991,606	1,242,459	3,194,735	23,007,549	1,358,011	12,787,794	14,050	4,158,411	46,754,615	126,769,733
1,841	365,408	139,048	1,123,620	60,900	435,996	-	50,000	2,176,813	58,946,115
4,981,934	9,343,169	19,853,465	125,138,328	5,817,408	44,633,469	30,828	6,003,349	215,801,950	529,542,755

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign				-	-	-			
	Govt.	2,022	32,850	34,872	2,351	32,529	34,880	2,610	30,558	33,168
	NFPSEs		191	191		1,362	1,362		3,241	3,241
	NBFCs & Fin Aux.	113	99,476	99,590	336	89,159	89,495	225	90,199	90,423
	Private Sector	1,537	34,716	36,252	3,568	38,989	42,557	2,151	39,129	41,280
	Trust Fund	1,478	34,567	36,045	1,439	40,723	42,161	1,290	45,463	46,753
	Personal	52,704	166,570	219,274	64,284	167,961	232,245	71,880	183,851	255,731
	Others	823	56,222	57,045	746	73,120	73,866	792	58,154	58,946
	Total	58,677	424,592	483,268	72,723	443,843	516,567	78,948	450,595	529,543
Punjab	Foreign									
	Govt.	81	433	514	6	303	309	8	432	440
	NFPSEs		14	14		57	57		2,064	2,064
	NBFCs & Fin Aux.	0	4,466	4,466	0	4,708	4,708	0	4,045	4,046
	Private Sector	926	17,132	18,058	2,736	12,755	15,492	1,358	18,334	19,693
	Trust Fund	787	13,774	14,561	562	15,937	16,499	554	13,972	14,527
	Personal	30,545	49,030	79,576	39,085	46,684	85,769	42,098	58,772	100,870
	Others	351	3,302	3,652	207	2,854	3,061	122	2,379	2,501
	Total	32,689	88,151	120,840	42,597	83,298	125,896	44,141	99,998	144,140
Sindh	Foreign									
	Govt.	3	1,840	1,843	2	1,497	1,499	2	603	606
	NFPSEs		137	137		1,298	1,298		1,050	1,050
	NBFCs & Fin Aux.	1	87,912	87,914	1	77,960	77,962	1	78,048	78,049
	Private Sector	274	13,556	13,831	401	22,439	22,840	383	12,190	12,573
	Trust Fund	235	8,143	8,378	234	13,848	14,082	219	18,758	18,977
	Personal	12,802	45,828	58,631	14,579	44,496	59,076	17,899	45,961	63,861
	Others	150	47,901	48,052	183	65,766	65,949	113	53,609	53,722
	Total	13,467	205,318	218,785	15,401	227,304	242,704	18,618	210,220	228,838
Khyber Pakhtunkhwa	Foreign									
	Govt.	1,154	10,573	11,727	1,525	11,167	12,692	1,809	14,591	16,400
	NFPSEs		1	1		6	6		1	1
	NBFCs & Fin Aux.	0	0	0	0	0	0	0	646	646
	Private Sector	214	361	576	270	241	511	238	513	751
	Trust Fund	278	541	819	462	303	765	302	485	787
	Personal	5,040	4,740	9,780	5,865	5,495	11,360	6,533	6,093	12,626
	Others	135	450	586	175	440	615	359	527	886
	Total	6,822	16,666	23,488	8,297	17,653	25,950	9,242	22,856	32,098
Balochistan	Foreign									
	Govt.	0	68	68	0	576	576	0	184	184
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector	0	74	74	0	13	13	0	6	6
	Trust Fund	0	376	376	0	418	418		389	389
	Personal	348	222	570	261	275	536	402	365	767
	Others	0	2	3	0	2	2	0	1	2
	Total	349	743	1,092	261	1,284	1,545	402	945	1,347
Islamabad	Foreign									
	Govt.		10,494	10,494		10,059	10,059		8,552	8,552
	NFPSEs		40	40		1	1		121	121
	NBFCs & Fin Aux.		1,245	1,245		1,304	1,304		254	254
	Private Sector		2,762	2,762		3,026	3,026		6,192	6,192
	Trust Fund		9,697	9,697		8,590	8,590		9,499	9,499
	Personal		60,641	60,641		64,563	64,563		64,931	64,931
	Others		3,893	3,893		3,595	3,595		958	958
	Total	-	88,773	88,773	-	91,138	91,138	-	90,507	90,507

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-						
	Govt.	784	8,927	9,711	818	8,399	9,217	790	4,837	5,627
	NFPSEs		0	0		0	0		4	4
	NBFCs & Fin Aux.	111	4,166	4,277	334	3,500	3,834	223	5,595	5,818
	Private Sector	121	725	846	161	479	640	170	873	1,043
	Trust Fund	174	2,015	2,189	178	1,626	1,804	211	2,271	2,482
	Personal	3,940	2,777	6,718	4,464	2,846	7,310	4,913	4,406	9,319
	Others	187	629	816	180	412	592	198	664	862
	Total	5,318	19,240	24,558	6,135	17,262	23,397	6,505	18,651	25,156
	AJK	Foreign								
Govt.			514	514		528	528		1,360	1,360
NFPSEs										
NBFCs & Fin Aux.			1,687	1,687		1,687	1,687		1,610	1,610
Private Sector		0	105	105	0	36	36	2	1,020	1,022
Trust Fund		3	21	24	4	0	4	3	89	92
Personal		27	3,331	3,358	29	3,601	3,630	35	3,322	3,357
Others			44	44		51	51		16	16
Total		31	5,702	5,733	33	5,904	5,937	40	7,418	7,458

8.6 Deposits Distributed by Size of Accounts Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	92,748,872	57,716,554	94,217,489	58,301,580	98,952,911	57,851,961
5,000 to 10,000	390,922	2,600,009	1,049,271	7,253,270	1,603,094	10,989,228
10,000 to 20,000	1,103,871	17,413,735	736,222	10,224,009	659,582	9,153,063
20,000 to 25,000	147,485	3,261,636	180,269	3,989,099	165,161	3,655,902
25,000 to 30,000	92,946	2,528,765	118,851	3,233,929	107,506	2,927,382
30,000 to 40,000	116,976	4,002,486	141,052	4,837,716	130,215	4,469,627
40,000 to 50,000	68,565	3,058,301	86,725	3,859,991	81,145	3,623,283
50,000 to 60,000	58,005	3,087,390	72,603	3,890,719	63,503	3,400,638
60,000 to 70,000	26,312	1,696,506	37,017	2,389,592	33,051	2,132,510
70,000 to 80,000	18,504	1,379,611	15,504	1,167,442	27,233	2,033,126
80,000 to 90,000	14,004	1,184,048	28,880	2,363,847	17,749	1,500,331
90,000 to 100,000	11,561	1,096,629	16,572	1,570,991	15,341	1,453,994
100,000 to 200,000	59,246	7,779,014	85,419	11,220,300	77,883	10,255,108
200,000 to 300,000	21,535	4,982,417	28,946	6,711,572	28,676	6,663,024
300,000 to 400,000	11,616	3,862,004	14,825	4,939,773	15,233	5,078,953
400,000 to 500,000	7,956	3,453,804	9,564	4,150,629	9,909	4,293,737
500,000 to 600,000	18,213	9,276,661	20,275	10,349,422	21,363	10,918,524
600,000 to 700,000	4,256	2,692,827	4,851	3,068,898	5,503	3,485,126
700,000 to 800,000	3,278	2,410,402	4,109	3,023,559	4,099	3,006,623
800,000 to 900,000	2,572	2,140,004	3,045	2,532,645	3,299	2,745,134
900,000 to 1,000,000	2,183	2,052,907	2,870	2,711,452	3,378	3,196,988
1,000,000 to 2,000,000	24,382	28,611,908	26,715	31,162,651	29,521	34,641,768
2,000,000 to 3,000,000	7,717	17,449,073	9,132	20,655,649	9,792	22,134,449
3,000,000 to 4,000,000	2,659	8,798,379	2,972	9,772,861	3,166	10,402,306
4,000,000 to 5,000,000	1,618	6,987,869	1,737	7,481,704	1,867	8,083,438
5,000,000 to 6,000,000	3,601	18,294,924	4,161	21,190,350	4,230	21,532,413
6,000,000 to 7,000,000	683	4,304,423	739	4,666,218	780	4,939,917
7,000,000 to 8,000,000	432	3,178,206	489	3,607,822	531	3,922,585
8,000,000 to 9,000,000	350	2,928,744	381	3,175,156	420	3,491,915
9,000,000 to 10,000,000	286	2,704,094	270	2,528,260	289	2,711,230
10,000,000 to 100,000,000	3,239	64,598,353	3,799	75,977,309	4,021	93,633,805
100,000,000 & Over	362	187,736,391	354	184,558,044	336	171,214,666
Total	94,974,207	483,268,074	96,925,108	516,566,457	102,080,787	529,542,755

*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-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	521,549	107,201,510	505,961	112,421,104	508,724	119,721,001
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise						
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	7,397	3,561,095	6,706	3,454,910	6,222	3,200,899
A. Transport Equipment	4,103	2,922,503	3,952	2,933,523	3,501	2,726,761
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	3,294	638,592	2,754	521,387	2,721	474,138
V. Real Estate	165,870	55,898,557	191,242	60,240,754	108,138	50,103,608
A. Land	27,102	7,057,291	37,204	7,667,897	40,175	8,296,384
1. Residential	86	65,268	85	60,679	81	54,095
(a) House	86	65,268	85	60,679	81	54,095
(b) Flat	-	-	-	-	-	-
2. Non-Residential	27,016	6,992,023	37,119	7,607,218	40,094	8,242,289
(a) Commercial	-	-	13	14,830	51	53,902
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	27,016	6,992,023	37,106	7,592,388	39,987	8,151,219
(d) Others	-	-	-	-	56	37,168
B. Buildings:	138,768	48,841,267	154,038	52,572,857	67,963	41,807,224
1. Residential	24,778	18,576,772	27,251	20,641,444	31,273	23,146,429
(a) House	24,620	18,338,770	27,086	20,406,894	31,105	22,919,137
(b) Flat	158	238,002	165	234,550	168	227,292
2. Non-Residential	113,990	30,264,495	126,787	31,931,413	36,690	18,660,795
(a) Commercial	1,014	750,252	1,003	704,564	997	688,775
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	112,976	29,514,243	125,784	31,226,849	35,693	17,972,020
VI. Fixed Deposits and Insurance Policies	2,147	563,391	2,183	609,522	2,447	667,069
A. Bank Deposits	2,147	563,391	2,183	609,522	2,447	667,069
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,010	530,988	2,073	572,716	2,352	625,279
3. Other Deposits	137	32,403	110	36,806	95	41,790
B. Insurance Policies	-	-	-	-	-	-
VII. Others	216,643	34,320,630	473,126	68,581,446	446,452	65,001,941
A. Other Secured Advances	82,602	12,864,781	75,101	13,349,310	74,927	15,007,182
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	-	-	-	-
3. Others	82,602	12,864,781	75,101	13,349,310	74,927	15,007,182
B. Advances Secured by Guarantee(s)	134,041	21,455,849	398,025	55,232,136	371,525	49,994,759
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	134,041	21,455,849	398,025	55,232,136	371,525	49,994,759
VIII. Unsecured Advances	4,569,894	175,221,102	4,415,957	141,422,162	4,243,130	154,918,749
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	113,556	11,478,900	704,198	9,056,645	908,770	9,742,488
3. Others	4,456,338	163,742,203	3,711,759	132,365,517	3,334,360	145,176,261
Total	5,483,500	376,766,286	5,595,175	386,729,898	5,315,113	393,613,267

8.8 Advances Classified by Borrowers

Borrower	Microfinance Banks					
	(Thousand Rupees)					
	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,483,500	376,766,286	5,595,175	386,729,898	5,315,113	393,613,267
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 AMC's	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,913,341	258,437,540	1,948,397	280,306,626	1,882,887	294,054,798
A. Agriculture, forestry and fishing	1,400,142	178,768,597	1,444,815	199,197,682	1,434,557	218,373,723
1. Crop and animal production, hunting and related service activities	1,400,068	178,758,238	1,442,345	198,938,511	1,433,106	218,201,298
Growing of Wheat, Rice, Sugar Cane & Cotton	585,144	66,587,952	618,583	77,420,183	616,146	87,936,992
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,606	812,327	4,287	516,578	3,562	457,278
Growing of other fruits, vegetables and crops	30,449	4,617,558	38,908	4,872,152	36,376	4,770,145
Raising of livestock and other related activities	727,609	97,212,044	746,948	109,255,729	741,496	118,756,827
Other agricultural support activities	51,260	9,528,358	33,619	6,873,868	35,526	6,280,055
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	74	10,359	2,470	259,171	1,451	172,425
B. Mining and quarrying	2	374	2	332	2	332
05 - Mining of coal and lignite	1	315	1	273	1	273
06 - Extraction of crude petroleum and natural gas	1	59	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	63,822	8,338,272	51,845	6,659,190	46,287	6,108,306
10 - Manufacture of food products	11,367	1,268,994	10,955	1,272,372	10,562	1,238,286
11 - Manufacture of beverages	346	77,697	362	80,089	387	80,688
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	5,596	2,038,283	3,785	1,706,492	3,275	1,467,666
Preparation and spinning of textile fibres	1,634	128,282	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	375	73,694	321	70,701	278	64,418
Manufacture of carpets and rugs	200	22,001	261	30,486	217	27,686
Manufacture of other textiles n.e.c.	3,386	1,814,294	3,202	1,605,293	2,779	1,375,550
14 - Manufacture of wearing apparel	5,841	386,893	5,690	387,609	5,713	410,474
15 - Manufacture of leather and related products	255	28,908	336	47,910	298	46,586

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	104	17,528	88	14,466	80	13,535
Manufacture of luggage, handbags and the like, saddlery and harness	4	810	115	24,574	105	23,461
Manufacture of footwear	147	10,570	133	8,870	113	9,590
a. Leather wear	147	10,570	132	8,870	112	9,390
b. Rubber and Plastic wear	-	-	1	-	1	200
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	269	42,244	290	47,610	294	47,382
17 - Manufacture of paper and paper products	4	2,184	9	2,245	9	1,968
18 - Printing and reproduction of recorded media	169	32,714	163	32,406	162	32,227
Printing and other service activities related to printing	169	32,714	163	32,406	162	32,227
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	234	4	234	4	234
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10	1,067	8	839	8	675
22 - Manufacture of rubber and plastics products	6	628	13	8,151	10	7,432
23 - Manufacture of other non-metallic mineral products	303	55,975	280	59,262	268	60,758
24 - Manufacture of basic metals	662	86,151	311	52,091	310	49,879
25 - Manufacture of fabricated metal products, except machinery and equipment	25,323	1,800,867	21,826	1,536,394	17,584	1,236,497
26 - Manufacture of computer, electronic and optical products	480	53,572	474	56,835	381	46,322
27 - Manufacture of electrical equipment	5	11,112	11	19,069	11	23,249
28 - Manufacture of machinery and equipment	3	71	3	71	3	71
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	16	956	13	711	11	626
31 - Manufacture of furniture	609	95,529	692	102,850	599	91,230
32 - Other manufacturing	12,554	2,354,193	6,620	1,245,949	6,398	1,266,057
Manufacture of jewellery and related articles	6,355	1,247,401	97	19,755	84	16,615
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	13	1,283	16	1,434	16	1,280
Manufacture of sports goods	22	4,870	149	26,275	119	23,823
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	130	11,414	364	68,568	321	61,532
Manufacture of Handicrafts	453	27,779	492	41,926	438	40,897
Other manufacturing n.e.c.	5,581	1,061,447	5,502	1,087,992	5,420	1,121,910
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	944	860,183	1,042	1,045,759	1,233	1,361,157
Electric power generation, transmission and distribution	944	860,183	1,042	1,045,759	1,233	1,361,157
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	944	860,183	1,042	1,045,759	1,233	1,361,157
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	9,778	3,524,984	8,817	3,119,447	8,646	2,978,640
41 - Construction of buildings	9,778	3,524,984	8,817	3,119,447	8,646	2,978,640
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	221,943	40,686,804	258,510	48,125,218	232,144	45,692,394
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,715	859,494	2,728	505,203	2,673	505,511
46 - Wholesale trade, except of motor vehicles and motorcycles	47,727	9,139,101	50,035	10,945,648	45,755	10,508,550
47 - Retail trade, except of motor vehicles and motorcycles	168,501	30,688,209	205,747	36,674,368	183,716	34,678,334
H. Transportation and storage	2,227	1,420,575	2,302	1,469,133	2,116	1,374,442
49 - Land transport and transport via pipelines	2,154	1,411,753	2,190	1,457,353	2,022	1,362,263
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	73	8,822	112	11,781	94	12,180
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	3,606	510,103	2,074	339,899	1,974	325,182
55 - Accommodation	1,056	240,253	1,080	244,571	1,043	236,913
56 - Food and beverage service activities	2,550	269,850	994	95,328	931	88,269
J. Information and communication	230	35,089	237	36,088	235	37,749
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	122	18,225	128	19,301	123	19,055
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	93	15,211	94	14,736	105	15,725
62 - Computer programming, consultancy and related activities	15	1,653	15	2,051	7	2,969
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	45	2,834	28	3,376	17	1,704
L. Professional, scientific and technical activities	2,246	344,262	2,508	387,168	2,451	394,394
69 - Legal and accounting activities	1,118	226,999	1,383	264,193	1,589	294,595
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	343	43,946	389	51,101	316	44,941
72 - Scientific research and development	1	199	1	199	1	199
73 - Advertising and market research	779	72,367	694	65,109	510	49,257
74 - Other professional, scientific and technical activities	3	470	3	508	2	286
75 - Veterinary activities	2	281	38	6,058	33	5,116
M. Administrative and support service activities	102,040	12,607,804	87,038	10,446,402	75,097	8,878,539
77 - Rental and leasing activities	74	7,760	81	8,815	65	7,379
78 - Employment activities	98,826	12,088,569	83,649	9,913,390	71,703	8,353,885
79 - Travel agency, tour operator, reservation service and related activities	109	14,079	108	15,595	81	10,855
80 - Security and investigation activities	2	70	2	70	2	70
81 - Services to buildings and landscape activities	44	7,219	43	8,990	38	6,984
82 - Office administrative, office support and other business support activities	2,985	490,107	3,155	499,541	3,208	499,366
N. Education	6,980	860,763	6,014	763,835	5,174	671,332
O. Human health and social work activities	23,716	1,990,127	24,829	2,041,129	23,663	2,095,962
86 - Human health activities	1,034	189,512	436	84,539	392	82,156
87 - Residential care activities	22,682	1,800,615	24,393	1,956,590	23,271	2,013,806
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	3,628	339,666	3,265	329,526	2,477	272,743
Q. Other service activities	71,992	8,147,103	55,071	6,342,441	46,814	5,488,199
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	3,535,483	112,893,934	3,616,711	101,149,894	3,403,622	93,874,507
A. Bank Employees	7,443	4,129,982	7,099	4,517,888	6,898	4,920,968
1) For house building	745	2,764,287	741	2,923,606	783	3,341,704
2) For transport i.e. purchase of car etc.	1,248	589,931	1,182	632,423	1,195	635,452
3) Other purposes	5,450	775,764	5,176	961,859	4,920	943,812
B. Consumer Financing	3,280,179	87,692,819	3,400,022	81,219,658	3,189,426	72,519,190
1) For house building	126,743	42,313,064	141,981	44,785,461	141,993	44,774,010
2) For transport i.e. purchase of car etc	2,040	1,489,165	1,816	1,362,150	1,751	1,358,171
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	3,151,396	43,890,590	3,256,225	35,072,047	3,045,682	26,387,010
C) Other	247,861	21,071,133	209,590	15,412,348	207,298	16,434,349
VII. OTHER	34,676	5,434,811	30,067	5,273,379	28,604	5,683,963
Total	5,483,500	376,766,286	5,595,175	386,729,898	5,315,113	393,613,267

8.9 Advances Classified by Rate of Interest Microfinance Banks

(Thousand Rupees)

Rate of Interest	Mar-23	Jun-23	Sep-23
0.00	9,010,064	16,737,091	25,865,472
1.00	-	-	-
2.00	-	-	-
3.00	294,002	332,496	351,898
4.00	92,886	122,189	155,960
5.00	19,957,509	14,065,968	14,152,356
6.00	-	-	-
7.00	-	26,791	27,038
8.00	-	97,842	3,459,311
9.00	1	-	-
10.00	1,306,741	1,280,504	1,271,004
11.00	102,491	7,103	6,730
12.00	13,275	12,331	11,099
13.00	312,762	277,173	59,944
14.00	149,281	133,624	20,260
15.00	801,425	765,568	498,918
16.00	311,589	284,044	58,905
17.00	89,037	70,351	46,542
18.00	942,891	868,999	616,628
19.00	748,656	654,089	329,211
20.00	3,766,606	3,188,956	1,489,466
21.00	2,913,014	2,710,879	2,084,547
22.00	4,061,589	3,654,230	3,009,844
23.00	4,926,256	4,411,097	3,766,273
24.00	5,493,399	4,822,446	3,863,441
25.00	9,108,448	6,832,934	5,414,789
26.00	13,565,582	10,117,408	7,024,761
27.00	10,466,574	8,003,908	5,932,035
28.00	25,416,520	18,860,100	11,551,324
29.00	12,182,305	10,301,002	8,544,358
30.00	15,151,240	12,416,286	9,936,679
31.00	16,590,283	18,619,672	16,487,763
32.00	25,051,739	19,225,308	22,257,909
33.00	37,910,759	29,225,441	18,814,252
34.00	32,011,082	26,093,746	25,427,470
35.00	15,990,791	14,136,140	13,813,270
36.00	26,146,439	28,217,441	36,088,283
37.00	16,789,921	22,183,865	26,347,021
38.00	9,822,989	14,045,753	15,209,941
39.00	3,385,086	7,387,676	9,851,918
40.00	7,258,351	13,575,604	20,924,167
41.00	1,797,631	14,020,239	15,744,322
42.00	11,106,869	10,404,993	17,144,580
43.00	1,440,731	6,457,894	6,157,908
44.00	761,404	3,202,878	8,376,009
45.00	1,453,940	2,341,676	3,163,138
46.00	4,472,544	3,249,125	3,458,858
47.00	4,576,276	4,941,531	4,427,348
48.00	6,878,020	8,408,425	4,602,760
49.00	3,214,584	72,082	2,078,928
50.00 & above	8,922,703	19,865,001	13,688,626
Total	376,766,286	386,729,898	393,613,267

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

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	173,208	85,230	258,438	189,086	91,221	280,307	199,254	94,800	294,053
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	66,376	46,518	112,894	54,633	46,517	101,150	47,286	46,571	93,857
	Others	3,344	2,091	5,435	3,096	2,178	5,273	3,335	2,348	5,683
	Total	242,927	133,839	376,766	246,814	139,916	386,730	249,875	143,719	393,593
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	126,326	59,463	185,789	135,545	61,765	197,310	142,583	62,962	205,545
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	35,073	21,247	56,320	26,327	20,301	46,628	21,338	20,369	41,707
	Others	2,120	889	3,009	2,050	926	2,976	2,220	984	3,203
	Total	163,519	81,598	245,118	163,922	82,992	246,915	166,140	84,315	250,455
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	34,749	14,672	49,421	40,366	17,182	57,548	43,002	18,568	61,570
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	24,000	11,244	35,244	21,647	11,043	32,690	19,640	11,381	31,021
	Others	1,080	607	1,687	890	567	1,458	940	567	1,506
	Total	59,829	26,523	86,352	62,903	28,793	91,696	63,582	30,515	94,097
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	8,291	5,887	14,178	8,756	6,527	15,283	8,959	7,207	16,166
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,715	2,912	5,627	2,420	2,694	5,114	2,191	2,468	4,659
	Others	45	426	471	64	509	573	80	615	696
	Total	11,050	9,225	20,276	11,241	9,730	20,971	11,231	10,290	21,521
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,219	363	1,582	1,494	449	1,942	1,737	518	2,255
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,460	855	3,315	2,315	861	3,176	2,191	892	3,083
	Others	90	24	115	75	28	103	75	34	110
	Total	3,770	1,242	5,011	3,884	1,338	5,222	4,003	1,444	5,447
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,091	1,091	-	1,205	1,205	-	1,296	1,296
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	8,733	8,733	-	10,233	10,233	-	10,169	10,169
	Others	-	44	44	-	73	73	-	91	91
	Total	-	9,867	9,867	-	11,511	11,511	-	11,556	11,556

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,542	1,907	4,449	2,839	1,951	4,789	2,884	1,930	4,814
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,049	474	2,523	1,849	388	2,237	1,844	390	2,233
	Others	8	3	11	15	6	21	19	10	29
	Total	4,599	2,384	6,983	4,703	2,344	7,047	4,747	2,329	7,076
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	81	1,847	1,928	86	2,142	2,228	88	2,319	2,408
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	79	1,054	1,133	74	997	1,071	82	902	985
	Others	-	99	99	-	69	69	1	47	48
	Total	160	3,000	3,160	160	3,208	3,368	171	3,269	3,440

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,855,355	6,553,942	2,981,713	7,944,901	2,742,306	8,005,017
5,000 to 10,000	76,167	523,639	124,186	836,791	173,852	1,155,699
10,000 to 20,000	76,626	1,148,543	102,952	1,472,102	119,953	1,646,637
20,000 to 25,000	84,428	1,880,162	41,587	927,292	39,080	868,078
25,000 to 30,000	54,243	1,503,231	55,119	1,522,907	47,161	1,300,819
30,000 to 40,000	123,535	4,284,953	128,743	4,466,626	114,225	3,922,184
40,000 to 50,000	173,259	7,719,804	151,663	6,679,186	130,803	5,727,978
50,000 to 60,000	220,935	11,829,636	191,560	10,164,879	178,014	9,178,133
60,000 to 70,000	204,768	13,084,938	177,256	11,196,395	150,556	9,452,880
70,000 to 80,000	220,854	16,483,620	198,092	14,591,431	169,210	12,368,233
80,000 to 90,000	118,683	9,942,039	130,356	10,833,910	110,429	9,104,647
90,000 to 100,000	131,431	12,478,007	117,724	11,106,411	106,197	9,975,609
100,000 to 200,000	713,716	94,765,509	728,899	97,210,666	734,699	97,330,637
200,000 to 300,000	189,086	44,160,096	210,506	48,693,530	224,033	51,605,821
300,000 to 400,000	78,835	26,836,727	81,926	27,792,054	88,188	29,686,696
400,000 to 500,000	46,524	20,829,064	49,379	21,954,685	51,860	22,937,477
500,000 to 600,000	30,055	16,074,591	35,254	18,905,482	37,336	19,540,863
600,000 to 700,000	17,754	11,472,312	16,671	10,777,240	20,624	13,315,973
700,000 to 800,000	14,126	10,548,400	16,592	12,389,152	16,338	12,176,439
800,000 to 900,000	11,541	9,800,765	12,238	10,430,277	13,819	11,728,323
900,000 to 1,000,000	15,835	15,125,722	14,114	13,427,859	15,058	14,304,377
1,000,000 to 2,000,000	23,091	32,006,489	25,292	34,211,118	27,550	37,166,827
2,000,000 & Over	2,653	7,714,096	3,353	9,195,005	3,822	11,113,921
Total	5,483,500	376,766,286	5,595,175	386,729,898	5,315,113	393,613,267

*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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	144,897,698.0	146,158,534.0	145,313,131.8	135,137,523	136,889,271	135,670,231	124,018,448	125,836,667	124,978,398
1) Treasury Bills	58,325,043.1	59,174,430.0	58,623,125.0	41,152,519	42,435,742	41,139,276	41,696,078	43,034,100	41,873,248
2) Pakistan Investment Bonds (PIBs)	86,572,654.9	86,984,104.0	86,690,006.8	93,985,004	94,453,529	94,530,955	82,322,370	82,802,567	83,105,150
a. Fixed Rate	75,757,231.0	76,084,104.0	75,612,227.6	69,128,289	69,303,529	69,083,419	54,134,326	54,282,567	54,025,193
b. Floating Rate	10,815,423.9	10,900,000.0	11,077,779.2	24,856,715	25,150,000	25,447,536	28,188,044	28,520,000	29,079,957
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,838.4	255,919.0	255,838.4	255,838	255,919	255,838	255,838	255,919	255,838
IX. MUTUAL FUNDS	22,986,255.0	22,986,255.0	22,986,255.0	17,887,886	17,887,886	17,887,886	6,996,602	6,996,602	6,996,602
X. OTHERS	-	-	-	-	-	-	1,201,808	1,200,000	1,201,808
XI. Islamic Banking Products - Investments	1,730,433.4	1,747,538.7	1,744,515.4	5,319,981	5,339,785	5,332,244	5,478,315	5,500,819	5,498,630
a. Government Islamic Securities	1,686,942.0	1,687,575.0	1,701,024.0	5,279,267	5,279,821	5,291,530	5,440,379	5,440,855	5,460,694
1. GOP Ijara Sukuk	1,686,942.0	1,687,575.0	1,701,024.0	5,279,267	5,279,821	5,291,530	5,440,379	5,440,855	5,460,694
a. Variable Rental Rate (VRR)	1,686,942.0	1,687,575.0	1,701,024.0	5,279,267	5,279,821	5,291,530	5,440,379	5,440,855	5,460,694
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	43,491.4	59,963.7	43,491.4	40,714	59,964	40,714	37,936	59,964	37,936
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	43,491.4	59,963.7	43,491.4	40,714	59,964	40,714	37,936	59,964	37,936
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	169,870,225	171,148,247	170,299,741	158,601,228	160,372,861	159,146,199	137,951,012	139,790,007	138,931,276