

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Mar-25	Dec-25 R	Mar-26 P
Assets	1,525,414,269	1,270,971,092	1,313,840,318
I. Currency and Deposits	9,709,681	14,618,854	10,910,981
1. Currency	11,816	2,415	2,189
2. Transferable Deposits	4,828,941	7,218,797	5,556,224
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	4,868,924	7,397,642	5,352,568
II. Securities(other than shares)	1,231,576,256	945,292,969	981,812,910
1. Short-term	37,924,555	10,496,418	35,406,766
2. Long-term	1,193,651,701	934,796,551	946,406,144
III. Loans extended (Advances)¹	188,555,014	225,225,354	234,665,397
1. Short-term	50,138,977	67,057,308	69,777,582
A) Money at call	100,123	85,024	60,018
B) Reverse Repo	4,235,300	2,707,865	5,840,662
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	45,803,554	64,264,419	63,876,902
2. Long-term	138,416,037	158,168,046	164,887,815
IV. Shares and other equity	25,099,279	28,091,511	27,124,839
1. Quoted	12,775,712	15,690,292	13,268,689
2. Non quoted	10,248,630	10,326,282	11,781,213
3. Investment fund shares	2,074,937	2,074,937	2,074,937
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	57,486,771	44,338,688	45,379,448
1. Trade credit and advances	-	-	-
2. Others	57,486,771	44,338,688	45,379,448
A) Dividends receivable resident sector	3,818,458	-	163,731
B) Settlement accounts resident sector	661,370	1,046,583	1,001,922
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	53,006,943	43,292,105	44,213,795
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	12,987,268	13,403,716	13,946,743
1. Produced assets	12,735,973	13,244,432	13,737,568
A) Tangible fixed assets	12,348,699	12,733,208	13,221,998
a) Dwellings	5,653,203	5,570,113	5,451,850
i) Building on freehold land	695,854	606,874	487,066
ii) Building on leasehold land	4,957,349	4,963,239	4,964,784
b) Other buildings and structures	2,485,129	2,630,590	3,067,794
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,448,378	2,593,839	3,031,043
c) Machinery and equipment	2,434,582	2,742,767	2,892,865
i) Transport equipment	1,420,883	1,447,695	1,567,485
ii) Furniture & Fixtures	326,864	377,447	375,417
iii) Office equipment	574,170	793,783	824,244
iv) Other machinery & equipment	112,665	123,842	125,719
d) Other tangible fixed assets n.e.s	1,775,785	1,789,738	1,809,489
B) Intangible fixed assets	387,274	511,224	515,570
a) Computer software	387,274	511,224	515,570
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	101,596	9,585	59,476

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Mar-25	Dec-25 R	Mar-26 P
Liabilities	1,525,414,269	1,270,971,092	1,313,840,319
I. Deposits²	56,857,327	70,118,037	60,509,743
1. Transferable Deposits	5,159,149	6,184,673	7,621,240
2. Restricted/ compulsory deposits	180,413	370,750	510,276
3. Other deposits	51,517,765	63,562,614	52,378,227
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,241,722,049	946,608,433	1,004,100,531
1. Short-term	760,432,096	703,578,440	914,421,319
A) Money at call	69,975,450	108,070,722	115,705,419
B) Repurchase agreements (Repo)	223,681,822	392,208,140	579,792,966
C) Other short-term borrowings	466,774,824	203,299,578	218,922,934
2. Long-term borrowings	481,289,953	243,029,993	89,679,212
IV. Financial Derivatives	-	-	-
V. Other accounts payable	61,535,686	56,716,795	57,277,297
1. Provision for losses	21,460,020	21,400,898	21,445,803
A) Provision for loan losses-Specific	14,642,350	15,110,054	14,866,234
B) Provision for loan losses-General	5,483,769	3,943,868	3,897,997
C) Provision for other losses	1,333,901	2,346,976	2,681,572
2. Accumulated Depreciation	2,438,058	2,916,696	3,108,770
3. Other accounts payable to other resident Sectors	36,587,608	32,399,201	32,722,724
A) Dividends payable	750,000	-	-
B) Settlement accounts	4,293,239	4,305,715	4,484,714
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	31,544,369	28,093,486	28,238,010
a) Suspense account	8,641,232	5,796,728	6,032,652
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	663,534	2,222,958	2,128,684
d) Accrued wages	336,451	992,007	543,789
e) Accrued rent	-	-	-
f) Accrued taxes	8,099,125	9,687,678	9,664,367
g) Other miscellaneous liability items	13,804,027	9,394,115	9,868,518
4. Other non- resident accounts payable	1,050,000	-	-
A) Dividends payable non-residents	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	165,299,207	197,527,827	191,952,748
1. Quoted	-	-	-
2. Non quoted	78,558,408	79,559,087	79,559,087
3. Investment fund shares	-	-	-
4. Retained earnings	33,513,358	35,028,970	55,983,060
5. Current year result	8,262,303	27,324,374	5,153,391
6. General and special reserve	29,213,681	30,080,559	33,965,282
7. Valuation adjustments	15,751,457	25,534,837	17,291,928
IX. Contingencies and Commitments³	108,386,599	116,999,473	17,920,969
1. Guarantees	17,878,691	21,193,645	3,566,582
2. Commitments	86,795,547	92,093,447	14,107,627
A) Letter of Credit	6,164,728	5,201,001	5,180,675
B) Forward government Securities Transactions	45,778,087	34,029,212	498,776
C) Forward lending	4,047,590	5,233,507	438,160
D) Commitments for acquisition of :	205,637	138,691	69,821
i. Fixed assets	82,838	12,517	54,187
ii. Intangible assets	122,799	126,174	15,634
E) Other commitments	34,647,095	47,491,036	1,402,806
3. Other contingent liabilities	3,712,361	3,712,381	246,759

Notes:

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

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

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

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025 R	Jan-Mar 2026 P
A. Mark-Up/Return/Interest Earned	54,747,101	47,467,533	33,421,330
1. Loans and advances	4,726,464	7,815,912	5,741,185
2. Investments	49,365,578	38,502,273	27,219,245
3. Lendings to financial institutions	535,295	1,018,131	359,337
4. Balances with banks	119,764	131,217	101,563
5. Income from inter-office lending	-	-	-
6. Other	-	-	-
B. Mark-Up/Return/Interest Expensed	42,431,686	38,321,082	26,776,271
1. Deposits	3,168,798	1,658,853	1,481,303
2. Borrowings	39,223,673	36,622,110	25,266,080
3. Subordinated debt	9,430	9,034	8,767
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	30,198	28,513	18,605
6. Expense on inter-office borrowing	-	-	-
7. Other	(413)	2,572	1,516
I. Net Mark-UP/Return/Interest Income (A - B)	12,315,415	9,146,451	6,645,059
C. Non Mark-UP/Return/Interest Income	3,289,366	6,205,955	5,094,856
1. Fee & Commission Income	133,260	335,197	260,858
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	-	13,636	11,030
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	67,248	44,750	50,964
v. Investment banking fee	20,164	63,521	101,211
vi. Commission on trade	-	-	13,897
vii. Commission on guarantees	19,670	56,804	51,465
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	26,178	156,486	32,291
xiv. Other Commission	-	-	-
2. Dividend Income	4,375,519	4,971,906	4,570,545
3. Foreign exchange income	31,027	(22,411)	(18,876)
4. Income from derivatives	-	-	-
5. Gain on securities	(941,899)	770,335	(392,472)
i. Realised	(965,963)	1,197,811	(76,147)
ii. Unrealised - held for trading	24,064	(427,476)	(316,325)
6. Other Income	(308,541)	150,928	674,801
i. Rent on property	101,173	135,300	142,961
ii. Gain on sale of fixed assets-net	5,649	2,433	3,475
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	3,413
v. Other	(415,363)	13,195	524,952
II. Total Income (I + C)	15,604,781	15,352,406	11,739,915

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025 R	Jan-Mar 2026 P
D. Non Mark-UP/Return/Interest Expenses	2,567,876	3,562,505	2,762,095
1. Operating expenses	2,341,205	3,290,106	2,584,700
i. Total compensation expense	1,486,278	1,864,438	1,681,267
ii. Property expense	259,459	386,193	234,845
a. Rent and taxes	15,511	11,113	9,385
b. Insurance	8,465	18,672	8,162
c. Utilities cost	24,068	34,564	21,482
d. Lease rental	-	-	-
e. Fuel expense generators	1,479	1,187	1,010
f. Security (including guards)	8,671	14,411	8,854
g. Repair and maintenance (including janitorial charges)	79,335	83,322	61,085
h. Depreciation on right-of-use assets	84,180	76,578	73,725
i. Depreciation	37,750	146,346	51,142
iii. Information technology expenses	82,951	170,979	103,819
iv. Other operating expenses	512,517	868,496	564,769
2. Workers welfare fund	183,507	248,621	150,583
3. Other charges	43,164	23,778	26,812
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)	43,164	23,778	26,812
III. Profit before provisions (II - D)	13,036,905	11,789,901	8,977,820
E. Provisions / (reversals) and write offs - net	161,979	(414,277)	153,254
1. (Reversals) / provisions against balance with Banks	6,298	(1,408)	301
2. (Reversals) / provisions for diminution in value of investments	(11,185)	88,084	(28,273)
3. (Reversals) / provisions against loans & advances	121,943	97,721	302,919
4. (Reversals) / provisions against off balance sheet items	44,933	(375,044)	(125,877)
5. Reversals against other assets	(10)	(223,630)	4,184
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	12,874,926	12,204,178	8,824,566
G. Taxation	4,104,620	3,780,090	3,499,846
1. Current	3,226,148	2,961,338	2,360,501
2. Prior	-	7,167	396,615
3. Deferred	878,472	811,585	742,730
V. Profit After Taxation (IV - G)	8,770,306	8,424,088	5,324,720
Notes on Human Resources			
Number of Employees*	977	987	987
1. Permanent	852	851	855
a. Male	713	707	716
<i>of which: Branch Managers</i>	42	44	45
b. Female	139	144	139
<i>of which: Branch Managers</i>	-	-	-
2. Contractual	125	136	132
a. Male	107	112	106
<i>of which: Branch Managers</i>	9	6	6
b. Female	18	24	26
<i>of which: Branch Managers</i>	-	-	-

* 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-25		Dec-25 R		Mar-26 P	
	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	977	54,525,288	899	68,564,201	818	58,930,239
1) Less Than Three Months	314	9,064,497	448	39,027,222	369	16,897,958
2) For Three Months and Over but Less Than Six Months	191	8,035,971	147	14,325,481	122	12,063,675
3) For Six Months and Over but Less Than One Year	118	18,067,465	64	2,038,974	64	16,759,434
4) For One Year & Over but Less Than Two Years	341	19,012,155	228	12,841,844	251	12,878,492
5) For Two Years & Over but Less Than Three Years	10	200	-	-	4	80
6) For Three Years & Over but Less Than Four Years	1	45,000	11	130,680	7	130,600
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	2	300,000	1	200,000	1	200,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	977	54,525,288	899	68,564,201	818	58,930,239

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
As on 31st March, 2026

(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	95	1,024,005	36	293,820	178	953,265	509	56,659,149	818	58,930,239
1) Less Than Three Months	59	568,645	20	147,242	100	396,464	190	15,785,607	369	16,897,958
2) For Three Months and Over but Less Than Six Months	13	85,119	4	30,346	15	71,274	90	11,876,936	122	12,063,675
3) For Six Months and Over but Less Than One Year	4	41,081	6	7,612	14	293,751	40	16,416,990	64	16,759,434
4) For One Year & Over but Less Than Two Years	10	328,980	6	108,620	49	191,776	186	12,249,116	251	12,878,492
5) For Two Years & Over but Less Than Three Years	4	80	-	-	-	-	-	-	4	80
6) For Three Years & Over but Less Than Four Years	5	100	-	-	-	-	2	130,500	7	130,600
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	200,000	1	200,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	95	1,024,005	36	293,820	178	953,265	509	56,659,149	818	58,930,239

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-25	Dec-25	Mar-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	2,013,124	2,202,328	-	-	-	-
1) Official	2,013,124	2,202,328	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	52,512,164	66,361,873	-	-	-	-
I. GOVERNMENT	9,963,498	1,969,719	-	-	-	-
A. Federal Government	9,173,395	929,650	-	-	-	-
B. Provincial Governments	790,103	1,040,069	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5,165,000	3,990,000	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	4,665,000	3,540,000	-	-	-	-
Manufacturing	500,000	450,000	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	14,447,013	36,873,220	-	-	-	-
Mutual Funds and AMCs	11,700,001	26,590,000	-	-	-	-
Insurance & Pension Funds	500,000	460,500	-	-	-	-
MFIs and DFIs	104,210	109,418	-	-	-	-
Stock Exchange & Brokerage Houses	861,952	884,952	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	1,280,850	8,828,350	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	15,981,804	17,664,727	-	-	-	-
A. Agriculture, forestry and fishing	25,742	2,505	-	-	-	-
1. Crop and animal production, hunting and related service activities	25,742	2,505	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	25,742	2,505	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	4,503,056	124,888	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	118,056	124,888	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	4,385,000	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	5,878,186	6,266,230	-	-	-	-
10 - Manufacture of food products	190,030	149,212	-	-	-	-
11 - Manufacture of beverages	600,600	1,100,600	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	1,191,517	1,634,061	-	-	-	-
Preparation and spinning of textile fibres	103,125	69,705	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	980,070	1,203,245	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	108,322	361,111	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	26,400	92,584	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Mar-26 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
2,255,359	-	-	-	-	-	-	-	2,255,359	2,255,359
2,255,359	-	-	-	-	-	-	-	2,255,359	2,255,359
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
26,706,274	16,759,434	12,878,492	80	130,600	-	200,000	-	56,674,880	56,674,880
816,928	2,100,000	2,083,907	-	45,000	-	200,000	-	5,245,835	5,245,835
500,000	2,100,000	1,184,650	-	45,000	-	200,000	-	4,029,650	4,029,650
316,928	-	899,257	-	-	-	-	-	1,216,185	1,216,185
-	-	-	-	-	-	-	-	-	-
-	12,300,000	3,690,000	-	-	-	-	-	15,990,000	15,990,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	12,000,000	-	-	-	-	-	-	12,000,000	12,000,000
-	300,000	3,240,000	-	-	-	-	-	3,540,000	3,540,000
-	-	450,000	-	-	-	-	-	450,000	450,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
12,740,206	291,518	831,906	-	85,500	-	-	-	13,949,130	13,949,130
11,075,000	-	-	-	-	-	-	-	11,075,000	11,075,000
119,000	-	-	-	-	-	-	-	119,000	119,000
25,000	34,418	75,000	-	-	-	-	-	134,418	134,418
-	-	-	-	-	-	-	-	-	-
1,521,206	257,100	756,906	-	85,500	-	-	-	2,620,712	2,620,712
10,473,836	1,491,701	4,182,886	-	-	-	-	-	16,148,423	16,148,423
3,270	-	-	-	-	-	-	-	3,270	3,270
3,270	-	-	-	-	-	-	-	3,270	3,270
3,270	-	-	-	-	-	-	-	3,270	3,270
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
18,750	60,621	-	-	-	-	-	-	79,371	79,371
-	-	-	-	-	-	-	-	-	-
18,750	60,621	-	-	-	-	-	-	79,371	79,371
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,822,394	140,127	2,842,139	-	-	-	-	-	4,804,660	4,804,660
28,580	-	120,149	-	-	-	-	-	148,729	148,729
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
564,674	72,304	1,203,245	-	-	-	-	-	1,840,223	1,840,223
-	72,304	-	-	-	-	-	-	72,304	72,304
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	1,203,245	-	-	-	-	-	1,203,245	1,203,245
-	-	-	-	-	-	-	-	-	-
564,674	-	-	-	-	-	-	-	564,674	564,674
-	-	-	-	-	-	-	-	-	-
28,960	67,823	-	-	-	-	-	-	96,783	96,783

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-25	Dec-25	Mar-26 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	26,400	92,584	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	26,400	92,584	-	-	-	-
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	473,390	610,667	-	-	-	-
Printing and other service activities related to printing	173,899	308,252	-	-	-	-
Reproduction of recorded media	299,491	302,415	-	-	-	-
19 - Manufacture of coke and refined petroleum products	18,000	18,000	-	-	-	-
20 - Manufacture of chemicals and chemical products	1,923,433	673,724	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	304,012	375,873	-	-	-	-
22 - Manufacture of rubber and plastics products	-	125,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	200,000	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	100,000	114,050	-	-	-	-
26 - Manufacture of computer, electronic and optical products	632,980	665,924	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	21,422	22,918	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	396,402	451,867	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	31,750	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	2,586,830	8,516,101	-	-	-	-
Electric power generation, transmission and distribution	1,017,382	6,966,101	-	-	-	-
a) Hydal	-	700,000	-	-	-	-
b) Thermal	-	1,782,374	-	-	-	-
c) Coal Based	1,000,000	1,000,000	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	17,382	22,666	-	-	-	-
f) Other	-	3,461,061	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	1,569,448	1,550,000	-	-	-	-
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-26 P

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9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-25	Dec-25	Mar-26 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	-	194,254	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	-	194,254	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	132,510	383,666	-	-	-	-
49 - Land transport and transport via pipelines	108,510	359,666	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	24,000	24,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2,000	2,000	-	-	-	-
55 - Accommodation	2,000	2,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	564,409	436,965	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	170,106	341,582	-	-	-	-
62 - Computer programming, consultancy and related activities	208,000	95,383	-	-	-	-
63 - Information service activities	186,303	-	-	-	-	-
K. Real estate activities	26,663	-	-	-	-	-
L. Professional, scientific and technical activities	192,774	205,370	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	88,739	110,445	-	-	-	-
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	104,035	94,925	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	23,075	21,300	-	-	-	-
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	23,075	21,300	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	2,046,559	1,424,995	-	-	-	-
O. Human health and social work activities	-	86,453	-	-	-	-
86 - Human health activities	-	86,453	-	-	-	-
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	2,709,753	2,830,945	-	-	-	-
A. Private Trusts and Non-profit Organizations	2,333,589	2,368,271	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	376,164	462,674	-	-	-	-
VI. PERSONAL	2,321,630	2,197,132	-	-	-	-
A. Salaried persons	884,422	934,333	-	-	-	-
B. Self-employed	262,468	243,085	-	-	-	-
C. Other Personal	1,174,740	1,019,714	-	-	-	-
VII. OTHER	1,923,466	836,130	-	-	-	-
Total	54,525,288	68,564,201	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Mar-26 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
70,000	124,254	-	-	-	-	-	-	194,254	194,254
-	-	-	-	-	-	-	-	-	-
70,000	124,254	-	-	-	-	-	-	194,254	194,254
-	-	-	-	-	-	-	-	-	-
1,074,000	1,057,254	42,000	-	-	-	-	-	2,173,254	2,173,254
1,050,000	287,666	42,000	-	-	-	-	-	1,379,666	1,379,666
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
24,000	769,588	-	-	-	-	-	-	793,588	793,588
-	-	-	-	-	-	-	-	-	-
2,000	-	-	-	-	-	-	-	2,000	2,000
2,000	-	-	-	-	-	-	-	2,000	2,000
-	-	-	-	-	-	-	-	-	-
362,569	75,000	206,025	-	-	-	-	-	643,594	643,594
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
342,085	-	206,025	-	-	-	-	-	548,110	548,110
20,484	75,000	-	-	-	-	-	-	95,484	95,484
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
117,418	34,445	46,000	-	-	-	-	-	197,863	197,863
-	-	-	-	-	-	-	-	-	-
20,000	34,445	46,000	-	-	-	-	-	100,445	100,445
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
97,418	-	-	-	-	-	-	-	97,418	97,418
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
144,104	-	994,014	-	-	-	-	-	1,138,118	1,138,118
87,535	-	20,000	-	-	-	-	-	107,535	107,535
87,535	-	20,000	-	-	-	-	-	107,535	107,535
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,376,214	233,771	1,434,792	-	-	-	-	-	3,044,777	3,044,777
1,059,537	211,771	1,231,434	-	-	-	-	-	2,502,742	2,502,742
316,677	22,000	203,358	-	-	-	-	-	542,035	542,035
1,299,090	342,444	629,376	80	100	-	-	-	2,271,090	2,271,090
686,512	162,855	156,731	80	100	-	-	-	1,006,278	1,006,278
65,135	79,396	102,630	-	-	-	-	-	247,161	247,161
547,443	100,193	370,015	-	-	-	-	-	1,017,651	1,017,651
-	-	25,625	-	-	-	-	-	25,625	25,625
28,961,633	16,759,434	12,878,492	80	130,600	-	200,000	-	58,930,239	58,930,239

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st March, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	2,255,359	1	2,255,359
1) Official	-	-	-	-	-	-	1	2,255,359	1	2,255,359
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	95	1,024,005	36	293,820	178	953,265	508	54,403,790	817	56,674,880
I. GOVERNMENT	-	-	-	-	-	-	28	5,245,835	28	5,245,835
A. Federal Government	-	-	-	-	-	-	9	4,029,650	9	4,029,650
B. Provincial Governments	-	-	-	-	-	-	19	1,216,185	19	1,216,185
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	29	15,990,000	29	15,990,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	3	12,000,000	3	12,000,000
Transport, storage and communications	-	-	-	-	-	-	23	3,540,000	23	3,540,000
Manufacturing	-	-	-	-	-	-	3	450,000	3	450,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	112	13,949,130	112	13,949,130
Mutual Funds and AMC's	-	-	-	-	-	-	65	11,075,000	65	11,075,000
Insurance & Pension Funds	-	-	-	-	-	-	17	119,000	17	119,000
MFIs and DFIs	-	-	-	-	-	-	9	134,418	9	134,418
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	-	2	-
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	19	2,620,712	19	2,620,712
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	214	16,148,423	214	16,148,423
A. Agriculture, forestry and fishing	-	-	-	-	-	-	1	3,270	1	3,270
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	1	3,270	1	3,270
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	1	3,270	1	3,270
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	-	-	-	-	-	-	2	79,371	2	79,371
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	2	79,371	2	79,371
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	107	4,804,660	107	4,804,660
10 - Manufacture of food products	-	-	-	-	-	-	7	148,729	7	148,729
11 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	43	1,840,223	43	1,840,223
Preparation and spinning of textile fibres	-	-	-	-	-	-	5	72,304	5	72,304
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	34	1,203,245	34	1,203,245
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	4	564,674	4	564,674
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	2	96,783	2	96,783

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st March, 2026

(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	-	-	-	-	-	-	2	96,783	2	96,783
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	2	96,783	2	96,783
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	-	-	-	-	-	-	20	387,322	20	387,322
Printing and other service activities related to printing	-	-	-	-	-	-	4	76,657	4	76,657
Reproduction of recorded media	-	-	-	-	-	-	16	310,665	16	310,665
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	1	18,000	1	18,000
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	6	553,724	6	553,724
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	4	325,872	4	325,872
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	3	125,000	3	125,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	6	200,000	6	200,000
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	4	661,223	4	661,223
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	3	53,399	3	53,399
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	7	362,021	7	362,021
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	1	32,364	1	32,364
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	-	-	-	-	-	-	19	6,783,204	19	6,783,204
Electric power generation, transmission and distribution	-	-	-	-	-	-	19	6,783,204	19	6,783,204
a) Hydal	-	-	-	-	-	-	2	700,000	2	700,000
b) Thermal	-	-	-	-	-	-	3	1,007,978	3	1,007,978
c) Coal Based	-	-	-	-	-	-	2	1,000,000	2	1,000,000
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	5	12,355	5	12,355
f) Other	-	-	-	-	-	-	7	4,062,871	7	4,062,871
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and	-	-	-	-	-	-	-	-	-	-
remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities;	-	-	-	-	-	-	-	-	-	-
materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-	-	-	-
services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st March, 2026

(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	-	-	-	-	-	-	4	194,254	4	194,254
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	4	194,254	4	194,254
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	26	2,173,254	26	2,173,254
49 - Land transport and transport via pipelines	-	-	-	-	-	-	23	1,379,666	23	1,379,666
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	3	793,588	3	793,588
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	2	2,000	2	2,000
55 - Accommodation	-	-	-	-	-	-	2	2,000	2	2,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	10	643,594	10	643,594
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	7	548,110	7	548,110
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	3	95,484	3	95,484
63 - Information service activities	-	-	-	-	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-	1	-	1	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	7	197,863	7	197,863
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	4	100,445	4	100,445
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	3	97,418	3	97,418
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	2	21,300	2	21,300
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	21,300	1	21,300
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	19	1,138,118	19	1,138,118
O. Human health and social work activities	-	-	-	-	-	-	14	107,535	14	107,535
86 - Human health activities	-	-	-	-	-	-	14	107,535	14	107,535
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	-	-	-	-	-	-	123	3,044,777	123	3,044,777
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	115	2,502,742	115	2,502,742
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	8	542,035	8	542,035
VI. PERSONAL	95	1,024,005	36	293,820	178	953,265	-	-	309	2,271,090
A. Salaried persons	60	554,045	12	179,584	12	272,649	-	-	84	1,006,278
B. Self employed	4	80,827	1	1,973	4	164,361	-	-	9	247,161
C. Other Personal	31	389,133	23	112,263	162	516,255	-	-	216	1,017,651
VII. OTHER	-	-	-	-	-	-	2	25,625	2	25,625
Total	95	1,024,005	36	293,820	178	953,265	509	56,659,149	818	58,930,239

* 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-25			Dec-25			Mar-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	2,013	2,013	-	2,202	2,202	-	2,255	2,255
	Govt.	-	9,963	9,963	-	1,970	1,970	-	5,246	5,246
	NFPSEs	-	5,165	5,165	-	3,990	3,990	-	15,990	15,990
	NBFCs & Fin Aux.	-	14,447	14,447	-	36,873	36,873	-	13,949	13,949
	Private Sector	-	15,982	15,982	-	17,665	17,665	-	16,148	16,148
	Trust Fund	-	2,710	2,710	-	2,831	2,831	-	3,045	3,045
	Personal	-	2,322	2,322	-	2,197	2,197	-	2,271	2,271
	Others	-	1,923	1,923	-	836	836	-	26	26
	Total	-	54,525	54,525	-	68,564	68,564	-	58,930	58,930
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	2,013	2,013	-	2,202	2,202	-	2,255	2,255
	Govt.	-	8,357	8,357	-	1,671	1,671	-	5,246	5,246
	NFPSEs	-	5,165	5,165	-	3,990	3,990	-	15,990	15,990
	NBFCs & Fin Aux.	-	13,559	13,559	-	35,985	35,985	-	13,047	13,047
	Private Sector	-	14,260	14,260	-	13,830	13,830	-	12,315	12,315
	Trust Fund	-	2,425	2,425	-	2,831	2,831	-	3,045	3,045
	Personal	-	2,322	2,322	-	2,197	2,197	-	2,271	2,271
	Others	-	23	23	-	23	23	-	26	26
	Total	-	48,124	48,124	-	62,731	62,731	-	54,195	54,195
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.	-	1,606	1,606	-	299	299	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	888	888	-	888	888	-	902	902
	Private Sector	-	1,722	1,722	-	3,834	3,834	-	3,833	3,833
	Trust Fund	-	285	285	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	1,900	1,900	-	813	813	-	-	-
	Total	-	6,401	6,401	-	5,833	5,833	-	4,735	4,735

9.5 Province/Region wise Deposits by Categories

Development Finance Institutions

(Million Rupees)										
Provinces/Regions	Category	Mar-25			Dec-25			Mar-26 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-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	109	1,539	133	180	155	430
100,000 to 200,000	23	3,270	-	-	3	388
200,000 to 300,000	29	7,219	-	-	2	515
300,000 to 400,000	15	5,263	-	-	-	-
400,000 to 500,000	26	12,759	1	500	-	-
500,000 to 600,000	10	5,443	7	4,006	4	2,070
600,000 to 700,000	8	5,387	1	600	-	-
700,000 to 800,000	11	8,216	11	8,123	9	6,844
800,000 to 900,000	5	4,305	3	2,560	1	843
900,000 to 1,000,000	37	36,795	4	4,000	7	6,719
1,000,000 to 2,000,000	129	187,983	64	106,195	26	35,367
2,000,000 to 3,000,000	57	148,027	122	316,649	169	428,548
3,000,000 to 4,000,000	75	251,198	51	178,813	9	33,137
4,000,000 to 5,000,000	27	124,073	29	133,527	29	124,242
5,000,000 to 6,000,000	28	157,498	55	305,715	15	81,966
6,000,000 to 7,000,000	23	149,214	5	33,763	5	30,423
7,000,000 to 8,000,000	14	107,135	19	143,792	1	7,500
8,000,000 to 9,000,000	10	85,260	29	247,203	6	51,164
9,000,000 to 10,000,000	19	187,473	4	39,067	44	424,987
10,000,000 to 100,000,000	224	7,619,370	251	9,044,824	253	8,914,271
100,000,000 & Over	98	45,417,861	110	57,994,684	80	48,780,826
Total	977	54,525,288	899	68,564,201	818	58,930,239

*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, 2026

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	12	430	-	-	-	-	143	-	155	430
100,000 to 200,000	-	-	3	388	-	-	-	-	3	388
200,000 to 300,000	-	-	1	295	-	-	1	220	2	515
300,000 to 400,000	-	-	-	-	-	-	-	-	-	-
400,000 to 500,000	-	-	-	-	-	-	-	-	-	-
500,000 to 600,000	3	1,570	-	-	-	-	1	500	4	2,070
600,000 to 700,000	-	-	-	-	-	-	-	-	-	-
700,000 to 800,000	1	722	6	4,622	-	-	2	1,500	9	6,844
800,000 to 900,000	-	-	-	-	1	843	-	-	1	843
900,000 to 1,000,000	-	-	-	-	6	5,800	1	919	7	6,719
1,000,000 to 2,000,000	7	11,651	5	7,317	9	9,556	5	6,843	26	35,367
2,000,000 to 3,000,000	24	50,497	13	30,566	123	328,059	9	19,426	169	428,548
3,000,000 to 4,000,000	1	4,000	1	3,480	1	3,398	6	22,259	9	33,137
4,000,000 to 5,000,000	-	-	-	-	19	82,019	10	42,223	29	124,242
5,000,000 to 6,000,000	2	11,431	-	-	-	-	13	70,535	15	81,966
6,000,000 to 7,000,000	4	24,353	-	-	-	-	1	6,070	5	30,423
7,000,000 to 8,000,000	-	-	1	7,500	-	-	-	-	1	7,500
8,000,000 to 9,000,000	1	8,746	-	-	-	-	5	42,418	6	51,164
9,000,000 to 10,000,000	31	300,260	1	10,000	10	96,377	2	18,350	44	424,987
10,000,000 to 100,000,000	7	246,909	5	229,652	7	209,193	234	8,228,517	253	8,914,271
100,000,000 & Over	2	363,436	-	-	2	218,020	76	48,199,370	80	48,780,826
Total	95	1,024,005	36	293,820	178	953,265	509	56,659,149	818	58,930,239

*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-25		Dec-25		Mar-26 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	112,227	24	2,807,022	6	2,351,773
A. Quoted on the Stock Exchange:	2	12,104	22	1,953,176	4	1,518,440
1. To Stock Brokers and Dealers:	1	4,750	18	379,459	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	4,750	18	379,459	-	-
2. To Others:	1	7,354	4	1,573,717	4	1,518,440
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	1	553,846	1	533,333
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	3	1,019,871	3	985,107
B. Unquoted on the Stock Exchange:	1	100,123	2	853,846	2	833,333
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	853,846	2	833,333
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	1	300,000	1	300,000
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	1	553,846	1	533,333
III. Merchandise	30	3,529,161	46	8,752,412	47	9,884,553
A. Food Items:	9	1,884,334	16	4,659,464	18	6,533,539
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	4	327,265	5	623,630	6	955,804
3. Other Grains & Pulses:	-	-	1	1,800	1	1,733
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	1	1,800	1	1,733
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	5	1,557,069	10	4,034,034	11	5,576,002
(a) Indigenous	5	1,557,069	10	4,034,034	11	5,576,002
(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	6	2,445,769	6	2,206,472
1. Cotton Raw:	-	-	1	996,519	1	756,472
(a) Indigenous	-	-	1	996,519	1	756,472
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	1	299,250	1	300,000
(a) Indigenous	-	-	1	299,250	1	300,000
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	1	250,000	1	250,000
(a) Indigenous	-	-	1	250,000	1	250,000
(b) Imported	-	-	-	-	-	-
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	900,000	3	900,000
(a) Indigenous	2	91,667	3	900,000	3	900,000
(b) Imported	1	100,000	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Mar-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	18	1,453,160	24	1,647,179	23	1,144,542
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	1	4,500	1	4,249
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	1	4,500	1	4,249
4. Machinery:	14	1,210,625	17	794,282	16	708,638
(a) Indigenous	-	-	1	7,780	1	7,371
(b) Imported	14	1,210,625	16	786,502	15	701,267
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	3	814,022	3	400,000
12. Other Finished Goods:	3	42,535	3	34,375	3	31,655
(a) Indigenous	-	-	-	-	-	-
(b) Imported	3	42,535	3	34,375	3	31,655
IV. Fixed Assets Including Machinery	1,667	103,711,353	1,792	125,382,769	1,865	127,339,704
A. Transport Equipment	357	1,869,240	407	2,984,787	420	4,913,592
B. Furniture & Fixtures	-	-	8	2,196,622	9	2,117,248
C. Office Equipment	2	27,274	2	20,865	2	18,609
D. Other Machinery & Equipment	1,308	101,814,839	1,375	120,180,496	1,434	120,290,255
V. Real Estate	31,392	41,175,623	31,354	46,098,874	31,092	48,276,599
A. Land	209	13,037,390	223	14,712,790	235	15,684,690
1. Residential	23	552,980	50	812,164	57	1,092,685
(a) House	19	540,605	42	735,288	50	1,029,388
(b) Flat	4	12,375	8	76,876	7	63,297
2. Non-Residential	186	12,484,410	173	13,900,626	178	14,592,005
(a) Commercial	60	1,024,368	58	812,643	59	1,109,352
(b) Industrial	36	1,940,377	30	3,304,764	29	3,278,021
(c) Agriculture	17	244,364	23	260,241	26	286,741
(c) Others	73	9,275,301	62	9,522,978	64	9,917,891
B. Buildings:	31,183	28,138,233	31,131	31,386,084	30,857	32,591,908
1. Residential	30,930	16,859,980	30,823	16,541,427	30,538	16,511,550
(a) House	30,672	16,039,734	28,438	15,439,547	28,180	15,345,406
(b) Flat	258	820,246	2,385	1,101,880	2,358	1,166,144
2. Non-Residential	253	11,278,253	308	14,844,657	319	16,080,358
(a) Commercial	100	5,789,167	105	5,064,879	105	4,750,511
(b) Industrial	25	1,344,542	23	970,425	28	1,560,290
(c) Agriculture	9	65,000	17	205,400	15	173,500
(c) Others	119	4,079,544	163	8,603,953	171	9,596,057
VI. Fixed Deposits and Insurance Policies	-	-	-	-	1	1,238,000
A. Bank Deposits	-	-	-	-	1	1,238,000
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	1	1,238,000
B. Insurance Policies	-	-	-	-	-	-
VII. Others	266	21,979,771	270	27,348,087	273	28,851,484
A. Other Secured Advances	212	16,405,823	213	21,215,241	220	22,812,572
1. Receivables	11	2,200,000	20	4,922,777	25	5,782,979
2. Employees Benefits	59	108,513	67	114,450	63	108,892
3. Others	142	14,097,310	126	16,178,014	132	16,920,701
B. Advances Secured by Guarantee(s)	54	5,573,947	57	6,132,845	53	6,038,912
1. Institutional Guarantee(s)	10	5,563,564	5	6,119,306	5	6,027,069
2. Individual Guarantee(s)	44	10,383	52	13,539	48	11,843
VIII. Unsecured Advances	724	2,644,792	719	2,601,110	723	604,461
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	598	87,097	593	72,870	598	68,255
3. Others	126	2,557,695	126	2,528,240	125	536,206
Total	34,082	173,152,926	34,205	212,990,274	34,007	218,546,574

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st March, 2026

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:	-	-	-	-	6	2,351,773	6	2,351,773
A. Quoted on the Stock Exchange:	-	-	-	-	4	1,518,440	4	1,518,440
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:	-	-	-	-	4	1,518,440	4	1,518,440
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	533,333	1	533,333
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	3	985,107	3	985,107
B. Unquoted on the Stock Exchange:	-	-	-	-	2	833,333	2	833,333
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	2	833,333	2	833,333
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	300,000	1	300,000
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	533,333	1	533,333
III. Merchandise	1	10,000	2	7,470	42	9,861,101	47	9,884,553
A. Food Items:	-	-	-	-	17	6,531,806	18	6,533,539
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	6	955,804	6	955,804
3. Other Grains & Pulses:	-	-	-	-	-	-	1	1,733
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	1	1,733
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	11	5,576,002	11	5,576,002
(a) Indigenous	-	-	-	-	11	5,576,002	11	5,576,002
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	6	2,206,472	6	2,206,472
1. Cotton Raw:	-	-	-	-	1	756,472	1	756,472
(a) Indigenous	-	-	-	-	1	756,472	1	756,472
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	1	300,000	1	300,000
(a) Indigenous	-	-	-	-	1	300,000	1	300,000
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	1	250,000	1	250,000
(a) Indigenous	-	-	-	-	1	250,000	1	250,000
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st March, 2026

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	900,000	3	900,000
(a) Indigenous	-	-	-	-	3	900,000	3	900,000
(b) Imported	-	-	-	-	-	-	-	-
C. Finished/Manufactured Goods:	1	10,000	2	7,470	19	1,122,823	23	1,144,542
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	1	4,249
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	1	4,249
4. Machinery:	1	10,000	2	7,470	13	691,168	16	708,638
(a) Indigenous	-	-	-	-	1	7,371	1	7,371
(b) Imported	1	10,000	2	7,470	12	683,797	15	701,267
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	-	-	-	-	3	400,000	3	400,000
12. Other Finished Goods:	-	-	-	-	3	31,655	3	31,655
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	3	31,655	3	31,655
IV. Fixed Assets Including Machinery	378	1,415,691	81	129,001	1,406	125,795,012	1,865	127,339,704
A. Transport Equipments	317	592,964	61	100,041	42	4,220,587	420	4,913,592
B. Furniture & Fixtures	-	-	-	-	9	2,117,248	9	2,117,248
C. Office Equipments	1	8,250	-	-	1	10,359	2	18,609
D. Other Machinery & Equipments	60	814,477	20	28,960	1,354	119,446,818	1,434	120,290,255
V. Real Estate	26,845	15,159,611	3,957	3,486,820	289	29,625,668	31,092	48,276,599
A. Land	66	745,178	59	298,460	109	14,636,552	235	15,684,690
1. Residential	22	99,856	28	118,377	6	869,952	57	1,092,685
(a) House	21	87,106	23	96,882	5	840,900	50	1,029,388
(b) Flat	1	12,750	5	21,495	1	29,052	7	63,297
2. Non-Residential	44	645,322	31	180,083	103	13,766,600	178	14,592,005
(a) Commercial	25	271,222	21	102,442	13	735,688	59	1,109,352
(b) Industrial	3	87,500	-	-	26	3,190,521	29	3,278,021
c) Agriculture	15	200,600	10	77,641	1	8,500	26	286,741
d) Other	1	86,000	-	-	63	9,831,891	64	9,917,891
B. Buildings:	26,779	14,414,433	3,898	3,188,360	180	14,989,116	30,857	32,591,908
1. Residential	26,685	12,757,732	3,838	2,975,553	15	778,266	30,538	16,511,550
(a) House	25,011	11,926,082	3,155	2,654,351	14	764,974	28,180	15,345,406
(b) Flat	1,674	831,650	683	321,202	1	13,292	2,358	1,166,144
2. Non-Residential	94	1,656,701	60	212,807	165	14,210,850	319	16,080,358
(a) Commercial	47	337,478	25	32,514	33	4,380,519	105	4,750,511
(b) Industrial	5	62,218	-	-	23	1,498,072	28	1,560,290
c) Agriculture	5	105,000	9	55,200	1	13,300	15	173,500
d) Other	37	1,152,005	26	125,093	108	8,318,959	171	9,596,057
VI. Fixed Deposits and Insurance Policies	-	-	-	-	1	1,238,000	1	1,238,000
A. Bank Deposits	-	-	-	-	1	1,238,000	1	1,238,000
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	1	1,238,000	1	1,238,000
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	99	123,083	19	15,100	155	28,713,301	273	28,851,484
A. Other Secured Advances	60	113,565	10	12,775	150	22,686,232	220	22,812,572
1. Receivables	-	-	-	-	25	5,782,979	25	5,782,979
2. Employees Benefits	57	99,067	6	9,825	-	-	63	108,892
3. Others	3	14,498	4	2,950	125	16,903,253	132	16,920,701
B. Advances Secured by Guarantee(s)	39	9,518	9	2,325	5	6,027,069	53	6,038,912
1. Institutional Guarantee(s)	-	-	-	-	5	6,027,069	5	6,027,069
2. Individual Guarantee(s)	39	9,518	9	2,325	-	-	48	11,843
VIII. Unsecured Advances	640	183,428	81	29,087	2	391,946	723	604,461
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	530	59,801	68	8,454	-	-	598	68,255
3. Others	110	123,627	13	20,633	2	391,946	125	536,206
Total	27,963	16,891,813	4,140	3,667,478	1,901	197,976,801	34,007	218,546,574

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-25		Dec-25		Mar-26 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	34,082	173,152,926	34,205	212,990,274	34,007	218,546,574
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	7	3,714,215	3	3,680,927
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	2	603,332	5	725,610	1	689,416
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	2	3,156,079	2	2,988,605	2	2,991,511
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	10	1,332,784	19	7,192,470	22	8,541,503
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	1	100,123	3	450,000	4	560,018
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	1	150,000	1	127,500	1	127,500
Other NBFIs	8	1,082,661	15	6,614,970	17	7,853,985
IV. PRIVATE SECTOR (BUSINESS)	2,006	149,253,884	2,191	183,494,596	2,273	189,688,531
A. Agriculture, forestry and fishing	78	947,468	128	1,781,871	137	2,232,990
1. Crop and animal production, hunting and related service activities	78	947,468	128	1,781,871	137	2,232,990
Growing of Wheat, Rice, Sugar Cane & Cotton	29	199,697	34	303,694	32	296,067
Growing of tropical, subtropical, pome and stone fruits & vegetables	9	125,467	10	153,735	10	146,491
Growing of other fruits, vegetables and crops	5	42,000	8	117,337	9	216,676
Raising of livestock and other related activities	12	276,746	14	331,005	14	580,205
Other agricultural support activities	23	303,558	62	876,100	72	993,551
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	27	2,945,956	27	5,254,758	27	5,101,100
05 - Mining of coal and lignite	2	1,000,000	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	25	1,945,956	23	1,054,758	23	926,100
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	1	200,000	1	175,000
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,451	95,322,726	1,511	110,921,754	1,572	114,995,522
10 - Manufacture of food products	373	23,606,923	375	24,514,950	377	27,486,504
11 - Manufacture of beverages	1	163,000	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	465	30,421,793	509	34,865,992	552	36,452,392
Preparation and spinning of textile fibres	131	9,261,920	149	12,201,781	171	12,670,545
Weaving of textiles	60	3,498,704	63	4,991,288	63	4,812,827
Finishing of textiles	55	6,116,290	53	5,613,003	53	5,017,777
Manufacture of knitted and crocheted fabrics	4	296,397	5	569,781	5	569,781
Manufacture of made-up textile articles, except apparel	208	10,550,536	224	10,569,405	232	12,072,560
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	7	697,946	15	920,734	28	1,308,902
14 - Manufacture of wearing apparel	108	3,664,690	97	4,600,043	94	4,750,630
15 - Manufacture of leather and related products	7	623,806	5	481,639	2	401,667

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-25		Dec-25		Mar-26 P	
	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	31,667	1	26,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	6	577,139	4	449,972	1	375,000
a. Leather wear	2	502,250	1	375,000	1	375,000
b. Rubber and Plastic wear	4	74,889	3	74,972	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	1	1,425	1	800	1	599
17 - Manufacture of paper and paper products	22	651,942	23	1,222,114	22	1,074,345
18 - Printing and reproduction of recorded media	83	895,662	89	1,225,902	86	1,018,094
Printing and other service activities related to printing	83	895,662	89	1,225,902	86	1,018,094
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	4	1,300,625	3	1,149,445	3	1,117,243
20 - Manufacture of chemicals and chemical products	142	6,928,983	140	7,495,816	145	7,026,405
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	31	4,180,101	41	7,456,145	44	7,473,787
22 - Manufacture of rubber and plastics products	47	5,692,238	49	5,628,355	55	5,605,791
23 - Manufacture of other non-metallic mineral products	38	3,595,379	35	2,609,118	36	2,809,178
24 - Manufacture of basic metals	64	7,315,936	61	6,667,657	61	7,022,385
25 - Manufacture of fabricated metal products, except machinery and equipment	15	742,049	12	706,838	13	679,413
26 - Manufacture of computer, electronic and optical products	7	1,425,071	12	4,164,347	15	4,255,256
27 - Manufacture of electrical equipment	18	2,703,652	18	3,761,512	21	4,328,153
28 - Manufacture of machinery and equipment	3	23,500	4	36,250	4	34,750
29 - Manufacture of motor vehicles, trailers and semi-trailers	9	716,899	9	2,302,760	12	1,464,897
30 - Manufacture of other transport equipment	2	316,446	6	355,252	6	345,295
31 - Manufacture of furniture	3	24,916	13	1,023,861	14	1,040,108
32 - Other manufacturing	6	325,540	6	488,634	6	444,583
Manufacture of jewellery and related articles	2	20,000	1	20,000	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	305,540	5	468,634	6	444,583
33 - Repair and installation of machinery and equipment	2	2,150	2	1,325	2	1,049
D. Electricity, gas, steam and air conditioning supply	115	21,407,412	124	23,434,990	136	25,637,363
Electric power generation, transmission and distribution	115	21,407,412	124	23,434,990	136	25,637,363
a) Hydal	4	232,000	9	464,060	11	650,277
b) Thermal	14	2,554,392	15	4,672,899	15	4,996,451
c) Coal Based	27	9,826,044	25	9,031,658	26	9,846,079
d) Wind	33	1,857,080	33	1,581,488	33	1,489,411
e) Solar	21	1,849,680	25	2,874,854	25	2,906,861
f) Other	16	5,088,215	17	4,810,031	26	5,748,285
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	12	7,998,533	12	8,003,733
36 - Water collection, treatment and supply	5	5,520,410	11	7,996,033	11	8,001,358
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	1	2,500	1	2,375
F. Construction	39	2,325,711	28	2,280,865	28	1,929,214
41 - Construction of buildings	5	401,558	5	299,612	5	263,491
42 - Civil engineering	31	1,883,569	21	1,956,498	21	1,643,985
43 - Specialized construction activities	3	40,584	2	24,755	2	21,738

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-25		Dec-25		Mar-26 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	3,243,784	95	4,674,185	92	4,368,015
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3	211,205	3	240,556	3	241,660
46 - Wholesale trade, except of motor vehicles and motorcycles	20	957,067	19	1,163,042	16	1,012,407
47 - Retail trade, except of motor vehicles and motorcycles	61	2,075,512	73	3,270,587	73	3,113,948
H. Transportation and storage	42	4,867,642	71	7,370,415	71	7,998,236
49 - Land transport and transport via pipelines	27	2,785,318	37	4,806,466	37	5,721,068
50 - Water transport	-	-	-	-	-	-
51 - Air transport	2	784,746	6	802,734	6	701,688
52 - Warehousing and support activities for transportation	13	1,297,578	27	1,611,355	28	1,575,480
53 - Courier activities other than national post activities	-	-	1	149,860	-	-
I. Accommodation and food service activities	30	2,528,040	33	2,503,581	31	2,226,486
55 - Accommodation	10	2,438,544	15	2,349,156	15	2,092,345
56 - Food and beverage service activities	20	89,496	18	154,425	16	134,141
J. Information and communication	42	6,823,638	55	13,474,128	63	13,406,942
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	5	143,781	4	110,641	4	102,680
60 - Programming and broadcasting activities	2	57,584	2	56,442	3	73,031
61 - Telecommunications	22	6,429,846	38	12,599,294	45	12,498,723
62 - Computer programming, consultancy and related activities	6	122,439	6	584,317	7	611,833
63 - Information service activities	7	69,988	5	123,434	4	120,675
K. Real estate activities	7	777,879	6	714,830	4	644,524
L. Professional, scientific and technical activities	1	9,934	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	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	9	146,635	14	352,363	14	341,579
77 - Rental and leasing activities	1	450	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	3	46,224	7	114,367	7	111,246
80 - Security and investigation activities	3	43,144	5	202,046	5	197,933
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	56,817	1	35,500	1	31,950
N. Education	33	794,821	27	566,139	27	500,241
O. Human health and social work activities	31	1,512,098	44	2,046,432	42	2,188,333
86 - Human health activities	31	1,512,098	44	2,046,432	42	2,188,333
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	12	79,731	15	109,818	16	104,318
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	32,060	16,372,957	31,986	16,183,496	31,707	16,243,667
A. Bank Employees	1,252	2,020,815	1,280	2,245,350	1,279	2,281,925
1) For house building	411	1,418,652	419	1,640,767	412	1,647,940
2) For transport i.e. purchase of car etc.	340	389,806	344	396,587	353	413,146
3) Other purposes	501	212,358	517	207,995	514	220,839
B. Consumer Financing	30,807	14,351,478	30,705	13,937,482	30,427	13,961,078
1) For house building	30,437	14,254,793	30,339	13,851,810	30,061	13,877,986
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	82	82,867	80	71,874	80	69,294
5) Personal loans	287	13,569	285	13,549	285	13,549
C) Other	1	664	1	664	1	664
VII. OTHER	2	2,433,890	2	2,405,497	2	391,946
Total	34,082	173,152,926	34,205	212,990,274	34,007	218,546,574

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2026

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	27,963	16,891,813	4,140	3,667,478	1,901	197,976,801	34,007	218,546,574
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	3	3,680,927	3	3,680,927
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	1	689,416	1	689,416
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	2	2,991,511	2	2,991,511
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	22	8,541,503	22	8,541,503
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	4	560,018	4	560,018
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	1	127,500	1	127,500
Other NBFIs	-	-	-	-	17	7,853,985	17	7,853,985
IV. PRIVATE SECTOR (BUSINESS)	218	3,635,163	178	680,461	1,874	185,362,425	2,273	189,688,531
A. Agriculture, forestry and fishing	38	615,410	68	343,047	31	1,274,533	137	2,232,990
1. Crop and animal production, hunting and related service activities	38	615,410	68	343,047	31	1,274,533	137	2,232,990
Growing of Wheat, Rice, Sugar Cane & Cotton	13	156,338	15	29,067	4	110,662	32	296,067
Growing of tropical, subtropical, pome and stone fruits & vegetables	9	105,241	-	-	1	41,250	10	146,491
Growing of other fruits, vegetables and crops	4	168,156	-	-	5	48,520	9	216,676
Raising of livestock and other related activities	1	3,500	5	5,975	8	570,730	14	580,205
Other agricultural support activities	11	182,175	48	308,005	13	503,371	72	993,551
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	27	5,101,100	27	5,101,100
05 - Mining of coal and lignite	-	-	-	-	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	23	926,100	23	926,100
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	1	175,000	1	175,000
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	106	1,868,497	46	170,594	1,419	112,951,931	1,572	114,995,522
10 - Manufacture of food products	63	1,307,814	32	143,218	281	26,030,972	377	27,486,504
11 - Manufacture of beverages	-	-	-	-	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3	158,907	2	6,370	547	36,287,115	552	36,452,392
Preparation and spinning of textile fibres	1	2,479	-	-	170	12,668,066	171	12,670,545
Weaving of textiles	1	6,428	-	-	62	4,806,399	63	4,812,827
Finishing of textiles	-	-	1	4,750	52	5,013,027	53	5,017,777
Manufacture of knitted and crocheted fabrics	-	-	-	-	5	569,781	5	569,781
Manufacture of made-up textile articles, except apparel	-	-	-	-	232	12,072,560	232	12,072,560
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	1	150,000	1	1,620	26	1,157,282	28	1,308,902
14 - Manufacture of wearing apparel	3	3,537	2	2,125	89	4,744,968	94	4,750,630
15 - Manufacture of leather and related products	-	-	-	-	2	401,667	2	401,667

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2026

(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	26,667	1	26,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	1	375,000	1	375,000
a. Leather wear	-	-	-	-	1	375,000	1	375,000
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	599	-	-	-	-	1	599
17 - Manufacture of paper and paper products	1	500	-	-	21	1,073,845	22	1,074,345
18 - Printing and reproduction of recorded media	22	268,531	7	9,131	57	740,432	86	1,018,094
Printing and other service activities related to printing	22	268,531	7	9,131	57	740,432	86	1,018,094
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	3	1,117,243	3	1,117,243
20 - Manufacture of chemicals and chemical products	1	2,000	-	-	144	7,024,405	145	7,026,405
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3	52,570	-	-	41	7,421,217	44	7,473,787
22 - Manufacture of rubber and plastics products	1	2,700	-	-	54	5,603,091	55	5,605,791
23 - Manufacture of other non-metallic mineral products	-	-	-	-	36	2,809,178	36	2,809,178
24 - Manufacture of basic metals	-	-	-	-	61	7,022,385	61	7,022,385
25 - Manufacture of fabricated metal products, except machinery and equipment	1	3,468	-	-	12	675,945	13	679,413
26 - Manufacture of computer, electronic and optical products	-	-	-	-	15	4,255,256	15	4,255,256
27 - Manufacture of electrical equipment	-	-	-	-	21	4,328,153	21	4,328,153
28 - Manufacture of machinery and equipment	3	32,250	1	2,500	-	-	4	34,750
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	12	1,464,897	12	1,464,897
30 - Manufacture of other transport equipment	-	-	-	-	6	345,295	6	345,295
31 - Manufacture of furniture	4	35,621	1	4,500	9	999,987	14	1,040,108
32 - Other manufacturing	-	-	1	2,750	5	441,833	6	444,583
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	2,750	5	441,833	6	444,583
33 - Repair and installation of machinery and equipment	-	-	-	-	2	1,049	2	1,049
D. Electricity, gas, steam and air conditioning supply	7	418,277	-	-	129	25,219,086	136	25,637,363
Electric power generation, transmission and distribution	7	418,277	-	-	129	25,219,086	136	25,637,363
a) Hydal	7	418,277	-	-	4	232,000	11	650,277
b) Thermal	-	-	-	-	15	4,996,451	15	4,996,451
c) Coal Based	-	-	-	-	26	9,846,079	26	9,846,079
d) Wind	-	-	-	-	33	1,489,411	33	1,489,411
e) Solar	-	-	-	-	25	2,906,861	25	2,906,861
f) Other	-	-	-	-	26	5,748,285	26	5,748,285
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	1	2,375	11	8,001,358	12	8,003,733
36 - Water collection, treatment and supply	-	-	-	-	11	8,001,358	11	8,001,358
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	1	2,375	-	-	1	2,375
F. Construction	9	47,545	-	-	19	1,881,669	28	1,929,214
41 - Construction of buildings	-	-	-	-	5	263,491	5	263,491
42 - Civil engineering	7	25,807	-	-	14	1,618,178	21	1,643,985
43 - Specialized construction activities	2	21,738	-	-	-	-	2	21,738

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions As on 31st March, 2026

(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	16	317,505	9	10,065	67	4,040,445	92	4,368,015
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	180	-	-	2	241,480	3	241,660
46 - Wholesale trade, except of motor vehicles and motorcycles	6	93,792	4	2,450	6	916,165	16	1,012,407
47 - Retail trade, except of motor vehicles and motorcycles	9	223,533	5	7,615	59	2,882,800	73	3,113,948
H. Transportation and storage	27	217,017	1	738	43	7,780,481	71	7,998,236
49 - Land transport and transport via pipelines	18	135,525	-	-	19	5,585,543	37	5,721,068
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	4	17,584	1	738	1	683,366	6	701,688
52 - Warehousing and support activities for transportation	5	63,908	-	-	23	1,511,572	28	1,575,480
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	5	82,000	14	55,641	12	2,088,845	31	2,226,486
55 - Accommodation	-	-	5	12,750	10	2,079,595	15	2,092,345
56 - Food and beverage service activities	5	82,000	9	42,891	2	9,250	16	134,141
J. Information and communication	2	4,023	4	6,075	57	13,396,844	63	13,406,942
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1	280	-	-	3	102,400	4	102,680
60 - Programming and broadcasting activities	-	-	-	-	3	73,031	3	73,031
61 - Telecommunications	-	-	3	2,075	42	12,496,648	45	12,498,723
62 - Computer programming, consultancy and related activities	1	3,743	-	-	6	608,090	7	611,833
63 - Information service activities	-	-	1	4,000	3	116,675	4	120,675
K. Real estate activities	-	-	-	-	4	644,524	4	644,524
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	2	10,136	1	450	11	330,993	14	341,579
77 - Rental and leasing activities	-	-	1	450	-	-	1	450
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	2	10,136	-	-	5	101,110	7	111,246
80 - Security and investigation activities	-	-	-	-	5	197,933	5	197,933
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	1	31,950	1	31,950
N. Education	-	-	12	22,056	15	478,185	27	500,241
O. Human health and social work activities	3	11,694	17	57,670	20	2,112,987	42	2,188,333
86 - Human health activities	3	11,694	17	57,670	20	2,112,987	42	2,188,333
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	3	43,059	5	11,750	8	49,509	16	104,318
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	27,745	13,256,650	3,962	2,987,017	-	-	31,707	16,243,667
A. Bank Employees	1,113	1,945,539	166	336,386	-	-	1,279	2,281,925
1) For house building	362	1,405,170	50	242,770	-	-	412	1,647,940
2) For transport i.e. purchase of car etc.	308	351,354	45	61,792	-	-	353	413,146
3) Other purposes	443	189,015	71	31,824	-	-	514	220,839
B. Consumer Financing	26,631	11,310,447	3,796	2,650,631	-	-	30,427	13,961,078
1) For house building	26,303	11,248,895	3,758	2,629,091	-	-	30,061	13,877,986
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	64	48,735	16	20,559	-	-	80	69,294
5) Personal loans	263	12,568	22	981	-	-	285	13,549
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	391,946	2	391,946
Total	27,963	16,891,813	4,140	3,667,478	1,901	197,976,801	34,007	218,546,574

* 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-25	Dec-25	Mar-26 P
0.00	15,506,176	14,688,674	27,033,593
1.00	-	-	-
2.00	-	-	-
3.00	6,971,735	5,703,994	5,261,324
4.00	7,716,273	6,750,482	6,428,637
5.00	8,762,146	7,634,263	4,939,962
6.00	4,195,660	5,306,663	4,240,051
7.00	3,073,703	2,719,536	167,745
8.00	1,242,184	272,654	504,069
9.00	562,638	538,195	426,462
10.00	401,369	313,858	208,303
11.00	813	7,200,466	6,507,532
12.00	6,083,726	45,354,707	59,730,182
13.00	19,586,063	68,926,298	70,750,262
14.00	59,642,107	36,084,425	28,299,960
15.00	26,060,614	4,149,613	2,955,484
16.00	5,374,780	1,897,162	681,504
17.00	3,220,353	562,682	250,284
18.00	1,029,219	245,263	53,440
19.00	398,409	583,068	33,670
20.00	496,955	612,267	42,120
21.00	187,678	385,593	5,000
22.00	2,136,364	1,153,972	2,700
23.00	180,098	419,120	-
24.00	128,826	713,656	12,790
25.00 & above	195,037	773,663	11,500
Total	173,152,926	212,990,274	218,546,574

*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, 2026

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	12,989,662	2,940,425	11,103,506	27,033,593
1.00	-	-	-	-
2.00	-	-	-	-
3.00	11,438	832	5,249,054	5,261,324
4.00	507,278	87,556	5,833,803	6,428,637
5.00	426,508	335,693	4,169,012	4,939,962
6.00	1,528,638	263,533	2,447,880	4,240,051
7.00	65,926	10,412	91,407	167,745
8.00	-	-	504,069	504,069
9.00	-	-	426,462	426,462
10.00	-	-	208,303	208,303
11.00	-	-	6,507,532	6,507,532
12.00	-	-	59,730,182	59,730,182
13.00	412,239	-	70,338,023	70,750,262
14.00	356,099	-	27,943,861	28,299,960
15.00	242,326	5,000	2,708,158	2,955,484
16.00	259,111	16,865	405,528	681,504
17.00	52,870	-	195,681	250,284
18.00	40	-	53,400	53,440
19.00	26,380	4,970	2,320	33,670
20.00	-	-	42,120	42,120
21.00	-	-	5,000	5,000
22.00	2,700	-	-	2,700
23.00	-	-	-	-
24.00	10,598	2,192	-	12,790
25.00 & above	-	-	11,500	11,500
Total	16,891,813	3,667,478	197,976,801	218,546,574

*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-25			Dec-25			Mar-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,759	3,759	-	3,714	3,714	-	3,681	3,681
	NBFCs & Fin Aux.	-	1,333	1,333	-	7,192	7,192	-	8,542	8,542
	Private Sector	-	149,254	149,254	-	183,495	183,495	-	189,689	189,689
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	458	15,915	16,373	454	15,729	16,183	449	15,795	16,244
	Others	-	2,434	2,434	-	2,405	2,405	-	392	392
	Total	458	172,695	173,153	454	212,536	212,990	449	218,098	218,547
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	7,304	7,304	-	7,207	7,207	-	7,261	7,261
	Others	-	-	-	-	-	-	-	-	-
	Total	-	7,304	7,304	-	7,207	7,207	-	7,261	7,261
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,858	2,858	-	2,980	2,980	-	2,944	2,944
	NBFCs & Fin Aux.	-	1,333	1,333	-	6,492	6,492	-	6,482	6,482
	Private Sector	-	114,885	114,885	-	132,939	132,939	-	137,535	137,535
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	53	5,474	5,527	44	5,372	5,416	41	5,302	5,343
	Others	-	2,434	2,434	-	2,405	2,405	-	392	392
	Total	53	126,983	127,036	44	150,189	150,233	41	152,655	152,696
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	180	1,232	1,411	181	1,240	1,421	180	1,258	1,437
	Others	-	-	-	-	-	-	-	-	-
	Total	180	1,232	1,411	181	1,240	1,421	180	1,258	1,437
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	66	66	-	56	56	-	55	55
	Others	-	-	-	-	-	-	-	-	-
	Total	-	66	66	-	56	56	-	55	55
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	902	902	-	734	734	-	737	737
	NBFCs & Fin Aux.	-	-	-	-	700	700	-	2,060	2,060
	Private Sector	-	34,369	34,369	-	50,555	50,555	-	52,153	52,153
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	908	908	-	914	914	-	977	977
	Others	-	-	-	-	-	-	-	-	-
	Total	-	36,179	36,179	-	52,903	52,903	-	55,927	55,927

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

		(Million Rupees)								
Provinces/Regions	Category	Mar-25			Dec-25			Mar-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	225	876	1,102	229	886	1,115	228	876	1,104
	Others	-	-	-	-	-	-	-	-	-
	Total	225	876	1,102	229	886	1,115	228	876	1,104
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	54	54	-	55	55	-	66	66
	Others	-	-	-	-	-	-	-	-	-
	Total	-	54	54	-	55	55	-	66	66

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Mar-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	307	464	1,787	472	1,744	321
5,000 to 10,000	303	2,114	310	2,119	249	1,851
10,000 to 20,000	1,839	28,069	1,812	27,731	2,181	36,030
20,000 to 25,000	1,988	42,768	2,012	43,212	1,387	30,473
25,000 to 30,000	574	15,581	544	14,775	737	20,514
30,000 to 40,000	1,951	66,138	1,857	62,926	2,500	89,278
40,000 to 50,000	2,757	118,311	2,716	116,386	2,250	99,050
50,000 to 60,000	2,324	126,703	2,239	121,919	3,269	183,200
60,000 to 70,000	4,216	256,264	4,106	249,485	2,866	175,915
70,000 to 80,000	1,137	84,511	1,111	82,602	1,364	101,821
80,000 to 90,000	1,087	91,376	1,028	86,375	934	78,988
90,000 to 100,000	1,033	97,573	991	93,652	934	88,017
100,000 to 200,000	3,835	511,480	3,443	457,120	3,390	441,832
200,000 to 300,000	1,271	305,791	1,053	255,727	989	238,165
300,000 to 400,000	780	270,371	636	220,562	613	212,469
400,000 to 500,000	580	259,949	591	264,844	556	247,739
500,000 to 600,000	510	282,575	433	236,292	469	254,949
600,000 to 700,000	395	256,290	343	222,191	310	200,105
700,000 to 800,000	354	265,187	344	258,178	380	284,201
800,000 to 900,000	354	300,463	312	263,877	303	257,060
900,000 to 1,000,000	331	314,595	288	271,728	258	244,287
1,000,000 to 2,000,000	2,133	3,121,612	2,008	2,934,144	1,997	2,924,335
2,000,000 to 3,000,000	1,104	2,710,385	1,095	2,686,855	1,097	2,703,898
3,000,000 to 4,000,000	580	2,017,399	651	2,265,763	680	2,350,159
4,000,000 to 5,000,000	432	1,937,647	365	1,636,474	395	1,829,704
5,000,000 to 6,000,000	222	1,204,361	240	1,284,496	212	1,137,842
6,000,000 to 7,000,000	144	940,472	123	794,451	138	895,657
7,000,000 to 8,000,000	108	811,004	136	1,010,231	140	1,050,839
8,000,000 to 9,000,000	91	771,639	123	1,045,258	121	1,046,905
9,000,000 to 10,000,000	135	1,294,950	100	943,207	100	945,946
10,000,000 to 100,000,000	782	27,078,515	888	30,322,840	914	31,879,909
100,000,000 & Over	425	127,568,370	520	164,714,383	530	168,495,116
Total	34,082	173,152,926	34,205	212,990,274	34,007	218,546,574

*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, 2026

(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	1,443	294	275	27	26	-	1,744	321
5,000 to 10,000	225	1,683	24	168	-	-	249	1,851
10,000 to 20,000	2,033	33,732	147	2,282	1	16	2,181	36,030
20,000 to 25,000	1,194	26,298	193	4,175	-	-	1,387	30,473
25,000 to 30,000	694	19,367	41	1,090	2	57	737	20,514
30,000 to 40,000	2,284	82,050	216	7,228	-	-	2,500	89,278
40,000 to 50,000	2,049	90,303	199	8,659	2	87	2,250	99,050
50,000 to 60,000	3,006	168,886	262	14,264	1	50	3,269	183,200
60,000 to 70,000	2,590	158,871	275	16,975	1	69	2,866	175,915
70,000 to 80,000	1,241	92,415	120	9,174	3	232	1,364	101,821
80,000 to 90,000	815	68,867	118	10,036	1	85	934	78,988
90,000 to 100,000	791	74,515	142	13,410	1	92	934	88,017
100,000 to 200,000	2,947	382,373	424	56,770	19	2,689	3,390	441,832
200,000 to 300,000	820	197,583	159	37,954	10	2,629	989	238,165
300,000 to 400,000	481	166,976	119	41,121	13	4,372	613	212,469
400,000 to 500,000	448	199,518	98	43,702	10	4,519	556	247,739
500,000 to 600,000	369	199,939	94	51,771	6	3,239	469	254,949
600,000 to 700,000	234	151,172	63	40,692	13	8,241	310	200,105
700,000 to 800,000	304	227,296	63	47,148	13	9,757	380	284,201
800,000 to 900,000	236	199,969	55	46,683	12	10,408	303	257,060
900,000 to 1,000,000	194	184,046	55	51,730	9	8,511	258	244,287
1,000,000 to 2,000,000	1,453	2,126,259	453	661,661	90	134,683	1,997	2,924,335
2,000,000 to 3,000,000	812	2,005,408	220	535,528	65	162,961	1,097	2,703,898
3,000,000 to 4,000,000	456	1,574,704	130	446,311	94	329,144	680	2,350,159
4,000,000 to 5,000,000	245	1,099,545	77	342,643	71	378,767	395	1,829,704
5,000,000 to 6,000,000	130	697,680	36	191,533	46	248,629	212	1,137,842
6,000,000 to 7,000,000	82	529,683	16	103,280	40	262,693	138	895,657
7,000,000 to 8,000,000	84	628,623	9	68,826	47	353,390	140	1,050,839
8,000,000 to 9,000,000	70	597,834	16	134,689	35	314,383	121	1,046,905
9,000,000 to 10,000,000	45	423,916	5	47,393	50	474,636	100	945,946
10,000,000 to 100,000,000	183	3,703,544	36	630,555	695	27,545,810	914	31,879,909
100,000,000 & Over	5	778,464	-	-	525	167,716,652	530	168,495,116
Total	27,963	16,891,813	4,140	3,667,478	1,901	197,976,801	34,007	218,546,574

*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-25			Dec-25			Mar-26 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,156,557,111	1,187,612,600	1,197,600,304	886,933,340	903,361,560	911,261,913	920,867,319	939,466,825	941,591,280
1) Treasury Bills	30,638,296	32,153,000	30,908,654	14,033,082	15,142,060	14,124,108	48,462,026	50,393,225	48,457,775
2) Pakistan Investment Bonds (PIBs)	1,125,918,815	1,155,459,600	1,166,691,650	872,900,258	888,219,500	897,137,805	872,405,293	889,073,600	893,133,505
a. Fixed Rate	40,428,559	41,403,500	41,854,008	23,873,529	23,828,300	25,610,149	91,127,446	83,923,600	81,081,946
b. Floating Rate	1,085,490,257	1,114,056,100	1,124,837,642	849,026,729	864,391,200	871,527,656	781,277,847	805,150,000	812,051,559
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	20,705,824	32,047,666	22,307,771	23,438,232	35,372,450	28,573,168	25,219,582	35,430,965	27,103,588
1) Quoted On The Stock Exchange of which:	10,960,137	11,520,423	12,877,067	11,361,131	12,213,793	16,013,489	11,738,909	10,943,736	13,527,893
Financial Institutions	1,835,345	1,816,111	1,771,078	1,846,632	1,880,421	2,651,763	1,865,783	1,178,243	2,001,416
NFPSEs	573,491	78,646	979,430	375,376	224,770	618,523	495,354	273,593	513,351
Private Sector	4,014,143	2,828,815	5,196,761	4,043,877	2,752,221	6,180,042	4,800,918	2,757,075	5,636,792
2) Unquoted On The Stock Exchange of which:	9,745,687	20,527,243	9,430,704	12,077,101	23,158,657	12,559,679	13,480,673	24,487,229	13,575,695
Financial Institutions	6,961,585	18,045,622	7,054,254	9,271,102	20,355,139	9,272,578	10,695,922	21,704,959	10,756,716
NFPSEs	200,000	200,000	100,000	200,000	200,000	100,000	200,000	200,000	100,000
Private Sector	2,584,103	2,281,622	2,276,450	2,605,999	2,603,518	3,187,101	2,584,751	2,582,270	2,718,979
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	36,589	6,366	6,366	36,589	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	21,476,790	21,551,673	23,524,138	19,484,063	19,546,313	20,278,246	18,619,172	18,635,009	19,439,837
IX. MUTUAL FUNDS	778,911	832,968	778,911	720,681	773,833	720,681	-	-	-
X. OTHERS	-	-	-	583,773	583,773	389,089	347,554	347,554	151,433
XI. Islamic Banking Products - Investments	12,111,781	12,046,781	12,427,824	11,984,160	11,870,405	12,193,740	12,049,291	12,195,942	12,399,401
a. Government Islamic Securities	2,565,000	2,500,000	2,610,336	2,565,000	2,500,000	2,525,742	2,565,000	2,500,000	2,584,408
1. GOP Ijara Sukuk	2,565,000	2,500,000	2,610,336	2,565,000	2,500,000	2,525,742	2,565,000	2,500,000	2,584,408
a. Variable Rental Rate (VRR)	2,565,000	2,500,000	2,610,336	2,565,000	2,500,000	2,525,742	2,565,000	2,500,000	2,584,408
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	9,546,781	9,546,781	9,817,488	9,419,160	9,370,405	9,667,998	8,763,610	8,922,109	9,085,973
1) Diminishing Musharaka Sukuk	6,857,385	6,857,385	6,966,334	7,248,949	7,248,949	7,352,012	6,803,819	6,828,819	7,004,784
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	600,000	600,000	601,666	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,089,396	2,089,396	2,249,488	2,170,211	2,121,456	2,315,986	1,959,791	2,093,290	2,081,189
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	720,681	773,833	729,020
Total	1,919,244,885	2,090,127,440	2,020,014,747	943,150,615	971,514,700	973,453,426	977,109,284	1,006,082,661	1,000,722,128

9.13 Loan to Textile & Readymade Garments Sectors
As on 31st March, 2024
Development Finance Institutions

Description	Working Capital / Short Term										Fixed Investment / Long Term						(Million Rupees)	
	SFET Export Finance Scheme (SFES)	Export Financing Other than SFET SFES	Import Financing	Import Bills Purchased & Discounted	Import Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Scheme	Construction Financing	LTFF & TIRFF	Small Loans	Others	Total	Foreign Bills Purchased & Discounted	Total Outstanding		
A - Manufacture of textiles	-	-	-	-	-	3,223	2,986	6,209	-	-	9,449	-	28,864	38,313	-	26,432		
i. Preparation and spinning of textile fibres	-	-	-	-	-	747	658	1,397	-	-	1,538	-	9,744	11,273	-	12,671		
1. Cotton	-	-	-	-	-	2	658	652	-	-	654	-	5,228	5,912	-	6,564		
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Others	-	-	-	-	-	745	-	745	-	-	-	-	4,486	5,362	-	6,107		
ii. Weaving of textiles	-	-	-	-	-	900	756	1,656	-	-	1,334	-	1,823	3,136	-	4,813		
1. Cotton	-	-	-	-	-	900	-	-	-	-	808	-	133	941	-	2,597		
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	27	27	-	27		
iii. Finishing of textiles	-	-	-	-	-	600	1,400	2,000	-	-	526	-	1,463	2,189	-	2,189		
1. Cotton	-	-	-	-	-	300	700	1,000	-	-	1,472	-	1,483	3,618	-	5,618		
2. Woolen	-	-	-	-	-	-	-	-	-	-	1,458	-	449	2,107	-	3,107		
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Others	-	-	-	-	-	300	700	1,000	-	-	115	-	5	5	-	5		
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	47	-	523	570	-	978		
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	985	-	985	-	-	4,380	-	6,386	11,487	-	12,473		
a. Manufacture of foot wear	-	-	-	-	-	-	-	-	-	-	223	-	180	323	-	323		
b. Manufacture of other made-up textile articles	-	-	-	-	-	985	-	985	-	-	4,476	-	6,286	10,764	-	11,249		
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	267	-	942	1,209	-	1,509		
vii. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	100	100	-	-	-	-	-	-	-	-		
B - Manufacture of wearables	-	-	-	-	-	-	658	658	-	-	1,632	-	2,469	4,481	-	4,781		
i. Manufacture of wearing apparel	-	-	-	-	-	-	150	150	-	-	954	-	1,383	2,315	-	2,465		
ii. Manufacture of Ready-made garments	-	-	-	-	-	-	508	508	-	-	697	-	1,086	1,786	-	2,286		
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total (A + B)	-	-	-	-	-	3,223	3,556	6,789	-	-	11,081	-	33,333	38,814	-	41,203		

9.14 Gross Disbursement - Loan to Textile & Readymade Garments Sectors

Jan 01, 2026 to Mar 31, 2026

Development Finance Institutions

(Million Rupees)

Description	Working Capital / Short Term							Fixed Investment / Long Term							Foreign Bills Purchased & Discounted	Total Disbursement
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total		
A - Manufacture of textiles	-	-	-	-	-	3,089	1,336	4,425	-	-	154	-	3,248	3,402	-	7,827
i. Preparation and spinning of textile fibres	-	-	-	-	-	717	336	1,053	-	-	-	-	849	849	-	1,902
1. Cotton	-	-	-	-	-	2	336	338	-	-	-	-	300	300	-	638
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	715	-	715	-	-	-	-	549	549	-	1,264
ii. Weaving of textiles	-	-	-	-	-	558	-	558	-	-	-	-	162	162	-	720
1. Cotton	-	-	-	-	-	558	-	558	-	-	-	-	-	-	-	558
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	12	12	-	12
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	150	150	-	150
iii. Finishing of textiles	-	-	-	-	-	750	900	1,650	-	-	-	-	-	-	-	1,650
1. Cotton	-	-	-	-	-	450	900	1,350	-	-	-	-	-	-	-	1,350
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	300	-	300	-	-	-	-	-	-	-	300
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	1,063	-	1,063	-	-	85	-	1,996	2,082	-	3,145
a. Manufacture of bed wear	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Manufacture of other made up textile articles	-	-	-	-	-	1,063	-	1,063	-	-	85	-	1,996	2,082	-	3,145
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	100	100	-	-	69	-	241	310	-	410
B - Manufacture of wearing apparel	-	-	-	-	-	450	450	450	-	-	-	-	400	400	-	850
i. Manufacture of wearing apparel	-	-	-	-	-	-	150	150	-	-	-	-	-	-	-	150
ii. Manufacture of Ready made garments	-	-	-	-	-	-	300	300	-	-	-	-	400	400	-	700
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A + B)	-	-	-	-	-	3,089	1,786	4,875	-	-	154	-	3,648	3,802	-	8,677