

# **Development Finance Institutions**

**9.1 Assets and Liabilities**  
**Development Finance Institutions**

(Thousand Rupees)

Item	Dec-22	Sep-23	Dec-23
<b>Assets</b>	1,408,644,256	2,565,620,720	2,318,928,248
<b>I. Currency and Deposits</b>	11,383,577	8,216,317	8,095,456
1. Currency	12,370	20,677	15,599
2. Transferable Deposits	2,527,037	3,109,388	3,642,830
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	8,844,170	5,086,252	4,437,027
<b>II. Securities(other than shares)</b>	1,113,837,886	2,260,912,021	2,043,397,549
1. Short-term	605,587,749	1,675,270,985	836,788,162
2. Long-term	508,250,137	585,641,036	1,206,609,387
<b>III. Loans extended (Advances)<sup>1</sup></b>	199,234,276	183,616,215	188,290,243
1. Short-term	54,495,251	43,595,901	45,457,802
A) Money at call	-	-	220,000
B) Reverse Repo	21,664,492	11,707,764	4,919,969
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	32,830,759	31,888,137	40,317,833
2. Long-term	144,739,025	140,020,314	142,832,441
<b>IV. Shares and other equity</b>	49,946,791	58,946,306	17,201,496
1. Quoted	44,153,664	51,948,333	11,579,630
2. Non quoted	5,793,127	6,997,973	5,621,866
3. Investment fund shares	-	-	-
<b>V. Insurance Technical Reserve</b>	-	-	-
<b>VI. Financial Derivatives</b>	-	-	-
<b>VII. Other accounts receivable</b>	26,126,838	43,151,556	51,122,747
1. Trade credit and advances	-	-	-
2. Others	26,126,842	43,151,556	51,122,747
A) Dividends receivable resident sector	-	27,864	1,353
B) Settlement accounts resident sector	21,568	940,213	2,184,380
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	26,105,270	42,183,479	48,937,014
E) Other non- resident accounts receivable	-	-	-
<b>VIII. Non-financial assets</b>	8,114,888	10,778,305	10,820,757
1. Produced assets	7,911,697	10,628,606	10,671,058
A) Tangible fixed assets	7,638,424	10,343,663	10,373,731
a) Dwellings	4,225,548	4,347,420	4,381,111
i) Building on freehold land	398,735	519,004	544,317
ii) Building on leasehold land	3,826,813	3,828,416	3,836,794
b) Other buildings and structures	989,396	2,429,009	2,421,447
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	952,645	2,392,258	2,384,696
c) Machinery and equipment	1,397,446	2,119,487	2,096,243
i) Transport equipment	617,486	1,239,601	1,184,644
ii) Furniture & Fixtures	279,347	315,644	326,161
iii) Office equipment	422,794	491,903	497,362
iv) Other machinery & equipment	77,819	72,339	88,077
d) Other tangible fixed assets n.e.s	1,026,034	1,447,747	1,474,929
B) Intangible fixed assets	273,273	284,943	297,328
a) Computer software	273,273	238,206	250,591
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	46,737	46,737
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	203,191	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	53,492	-	-
a) Leases and other transferable contracts	53,492	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

**9.1 Assets and Liabilities**  
**Development Finance Institutions**

(Thousand Rupees)

Item	Dec-22	Sep-23	Dec-23
<b>Liabilities</b>	<b>1,408,644,256</b>	<b>2,565,620,720</b>	<b>2,318,928,248</b>
<b>I. Deposits<sup>2</sup></b>	<b>39,319,151</b>	<b>39,422,552</b>	<b>46,985,885</b>
1. Transferable Deposits	1,846,302	2,828,662	2,913,631
2. Restricted/ compulsory deposits	125,544	112,131	109,856
3. Other deposits	37,347,305	36,481,759	43,962,398
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	<b>-</b>	<b>-</b>	<b>-</b>
1. Short-term	-	-	-
2. Long-term	-	-	-
<b>III. Loans (Borrowings)</b>	<b>1,189,543,966</b>	<b>2,316,192,772</b>	<b>2,088,722,695</b>
1. Short-term	1,005,334,675	2,198,662,898	1,960,124,854
A) Money at call	19,407,679	42,309,912	43,520,627
B) Repurchase agreements (Repo)	787,105,082	2,038,546,700	1,828,185,361
C) Other short-term borrowings	198,821,914	117,806,286	88,418,865
2. Long-term borrowings	184,209,291	117,529,874	128,597,841
<b>IV. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>V. Other accounts payable</b>	<b>43,069,040</b>	<b>51,047,917</b>	<b>47,072,110</b>
1. Provision for losses	15,733,007	19,410,653	19,529,513
A) Provision for loan losses-Specific	12,593,365	14,136,809	14,209,225
B) Provision for loan losses-General	968,658	2,988,360	3,351,752
C) Provision for other losses	2,170,984	2,285,484	1,968,536
2. Accumulated Depreciation	1,525,076	1,859,536	1,995,561
3. Other accounts payable to other resident Sectors	25,810,957	29,172,728	25,547,036
A) Dividends payable	-	-	-
B) Settlement accounts	2,368,114	2,858,828	3,612,059
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	23,442,843	26,313,900	21,934,977
a) Suspense account	7,471,289	7,947,121	8,381,908
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	3,463,126	2,541,910	(1,155,622)
d) Accrued wages	625,619	545,231	700,909
e) Accrued rent	-	-	-
f) Accrued taxes	7,390,555	8,020,251	7,356,181
g) Other miscellaneous liability items	4,492,254	7,259,387	6,651,601
4. Other non- resident accounts payable	-	605,000	-
A) Dividends payable non-residents	-	605,000	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	<b>8,641,333</b>	<b>-</b>	<b>-</b>
<b>VII. Shares and other equity</b>	<b>128,070,766</b>	<b>158,957,478</b>	<b>136,147,555</b>
1. Quoted	-	-	-
2. Non quoted	72,182,968	78,342,968	78,342,968
3. Investment fund shares	-	-	-
4. Retained earnings	30,666,608	38,316,515	9,226,082
5. Current year result	9,606,379	14,758,754	14,442,402
6. General and special reserve	20,264,915	24,854,624	24,139,797
7. Valuation adjustments	(4,650,104)	2,684,617	9,996,306
<b>IX. Contingencies and Commitments<sup>3</sup></b>	<b>117,220</b>	<b>171,516</b>	<b>176,430</b>
1. Guarantees	8,084	9,734	13,155
2. Commitments	107,071	160,738	162,754
A) Letter of Credit	1,626	2,088	2,546
B) Forward government Securities Transactions	54,990	25,988	-
C) Forward lending	2,485	3,796	4,960
D) Commitments for acquisition of :	45	32	31
i. Fixed assets	10	2	1
ii. Intangible assets	35	30	30
E) Other commitments	47,924	128,833	155,217
3. Other contingent liabilities	2,065	1,043	521

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	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
<b>A. Mark-Up/Return/Interest Earned</b>	41,481,925	150,810,446	130,477,583
1. Loans and advances	5,043,213	7,234,571	9,647,705
2. Investments	35,845,274	142,446,909	119,316,962
3. Lendings to financial institutions	447,661	968,615	1,334,711
4. Balances with banks	145,645	160,246	178,205
5. Income from inter-office lending	132	105	-
6. Other	-	-	-
<b>B. Mark-Up/Return/Interest Expensed</b>	37,550,723	143,034,358	122,361,946
1. Deposits	623,209	2,000,929	2,294,353
2. Borrowings	36,900,149	141,047,564	120,053,550
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	27,201	(14,356)	13,126
6. Expense on inter-office borrowing	164	221	917
7. Other	-	-	-
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	3,931,202	7,776,088	8,115,637
<b>C. Non Mark-UP/Return/Interest Income</b>	6,207,378	8,527,016	(7,361,598)
1. Fee & Commission Income	158,935	95,870	227,258
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	1,402	-	55,990
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	44,334	33,016	19,065
v. Investment banking fee	49,640	48,967	137,099
vi. Commission on trade	446	505	3,374
vii. Commission on guarantees	7,563	13,382	11,730
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	55,550	-	-
2. Dividend Income	696,277	193,630	9,073,035
3. Foreign exchange income	22,898	21,615	(93,922)
4. Income from derivatives	-	-	-
5. Gain on securities	64,240	294,780	1,113,589
i. Realised	89,721	(30,179)	991,163
ii. Unrealised - held for trading	(25,481)	324,959	122,426
6. Other Income	5,265,028	7,921,121	(17,681,558)
i. Rent on property	92,377	131,926	96,617
ii. Gain on sale of fixed assets-net	23,932	10,622	3,801
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	97	-	-
v. Other	5,148,622	7,778,573	(17,781,976)
<b>II. Total Income (I + C)</b>	<b>10,138,580</b>	<b>16,303,104</b>	<b>754,039</b>

## 9.2 Profit and Loss Accounts

### Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
<b>D. Non Mark-UP/Return/Interest Expenses</b>	<b>1,991,080</b>	<b>2,260,425</b>	<b>2,903,434</b>
1. Operating expenses	1,926,834	1,988,071	2,788,409
i. Total compensation expense	1,150,629	1,290,067	1,684,546
ii. Property expense	201,644	289,385	285,309
a. Rent and taxes	9,388	17,646	12,655
b. Insurance	3,470	5,454	11,332
c. Utilities cost	35,730	57,053	26,374
d. Lease rental	-	-	-
e. Fuel expense generators	1,769	2,137	2,322
f. Security (including guards)	8,524	7,873	12,232
g. Repair and maintenance (including janitorial charges)	78,752	71,864	99,644
h. Depreciation on right-of-use assets	38,672	19,254	66,997
i. Depreciation	25,339	108,104	53,753
iii. Information technology expenses	46,049	25,771	38,769
iv. Other operating expenses	528,512	382,848	779,785
2. Workers welfare fund	132,562	231,459	(80,434)
3. Other charges	(68,316)	40,895	195,459
i. Penalties imposed by State Bank of Pakistan	500	-	0
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	(68,816)	40,895	195,459
<b>III. Profit before provisions (II - D)</b>	<b>8,147,500</b>	<b>14,042,679</b>	<b>(2,149,394)</b>
<b>E. Provisions / (reversals) and write offs - net</b>	<b>1,074,511</b>	<b>351,131</b>	<b>1,737,080</b>
1. (Reversals) / provisions against balance with Banks	-	483	50
2. (Reversals) / provisions for diminution in value of investments	469,920	(298,313)	443,915
3. (Reversals) / provisions against loans & advances	576,518	650,152	1,264,581
4. (Reversals) / provisions against off balance sheet items	-	(1,204)	4,757
5. Reversals against other assets	28,073	13	51,850
6. Recovery of written off / charged off bad debts	-	-	(28,073)
<b>F. Extra ordinary / unusual items</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IV. Profit Before Taxation (III - E - F)</b>	<b>7,072,989</b>	<b>13,691,548</b>	<b>(3,886,474)</b>
<b>G. Taxation</b>	<b>1,965,840</b>	<b>3,625,361</b>	<b>101,389</b>
1. Current	1,571,014	3,690,781	2,797,869
2. Prior	47,752	3,874	62,429
3. Deferred	347,074	(69,294)	(2,758,909)
<b>V. Profit After Taxation (IV - G)</b>	<b>5,107,149</b>	<b>10,066,187</b>	<b>(3,987,863)</b>
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	<b>1,040</b>	<b>1,028</b>	<b>1,012</b>
1. Permanent	870	863	864
a. Male	756	747	743
b. Female	114	116	121
2. Contractual	170	165	148
a. Male	152	148	128
b. Female	18	17	20

\* 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	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	1	25,000
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	497	38,115,989	575	38,177,746	638	45,027,909
1) Less Than Three Months	113	7,085,915	225	5,575,726	199	10,074,485
2) For Three Months and Over but Less Than Six Months	146	4,942,354	129	7,480,994	143	6,583,370
3) For Six Months and Over but Less Than One Year	107	12,526,046	70	2,868,078	93	3,957,624
4) For One Year & Over but Less Than Two Years	130	13,461,674	137	22,152,688	190	24,312,191
5) For Two Years & Over but Less Than Three Years	-	-	13	260	12	240
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
<b>Total</b>	<b>497</b>	<b>38,115,989</b>	<b>575</b>	<b>38,177,746</b>	<b>639</b>	<b>45,052,909</b>

### 9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions  
As on 31st December, 2023

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	1	25,000	1	25,000
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	147	1,216,238	70	991,430	108	607,629	313	42,212,613	638	45,027,909
1) Less Than Three Months	63	362,156	26	148,347	58	333,345	52	9,230,637	199	10,074,485
2) For Three Months and Over but Less Than Six Months	35	409,668	12	58,503	11	133,722	85	5,981,477	143	6,583,370
3) For Six Months and Over but Less Than One Year	14	58,264	13	610,254	18	39,207	48	3,249,899	93	3,957,624
4) For One Year & Over but Less Than Two Years	24	385,930	18	174,306	21	101,355	127	23,650,600	190	24,312,191
5) For Two Years & Over but Less Than Three Years	11	220	1	20	-	-	-	-	12	240
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	100,000	1	100,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>147</b>	<b>1,216,238</b>	<b>70</b>	<b>991,430</b>	<b>108</b>	<b>607,629</b>	<b>314</b>	<b>42,237,613</b>	<b>639</b>	<b>45,052,909</b>

## 9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
<b>1. FOREIGN CONSTITUENTS</b>	980,396	1,277,104	-	-	-	-
1) Official	980,396	1,277,104	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	37,135,593	36,900,642	-	-	25,000	-
<b>I. GOVERNMENT</b>	9,326,258	13,634,065	-	-	-	-
A. Federal Government	8,886,467	12,813,174	-	-	-	-
B. Provincial Governments	439,791	820,891	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	5,499,396	7,146,669	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	345,000	705,000	-	-	-	-
Transport, storage and communications	4,020,000	5,395,000	-	-	-	-
Manufacturing	1,102,900	1,046,669	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	31,496	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	10,262,806	2,130,270	-	-	-	-
Mutual Funds and AMCs	3,000,000	-	-	-	-	-
Insurance & Pension Funds	400,000	-	-	-	-	-
MFIs and DFIs	80,500	1,075,500	-	-	-	-
Stock Exchange & Brokerage Houses	578,306	643,770	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	6,204,000	411,000	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	8,111,721	9,634,739	-	-	25,000	-
A. Agriculture, forestry and fishing	284,510	265,348	-	-	-	-
I. Crop and animal production, hunting and related service activities	284,510	265,348	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	200,000	135,838	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	84,510	129,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	500,000	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	500,000	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,577,881	5,811,380	-	-	-	-
10 - Manufacture of food products	316,923	453,345	-	-	-	-
11 - Manufacture of beverages	-	1,371,849	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	379,000	628,125	-	-	-	-
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	264,000	501,257	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	115,000	126,868	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-23

Fixed Deposits

Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
1,340,746	-	-	-	-	-	-	-	1,340,746	1,340,746
1,340,746	-	-	-	-	-	-	-	1,340,746	1,340,746
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
15,317,108	3,957,624	24,312,191	240	-	-	100,000	-	43,687,163	43,712,163
582,701	500,000	13,495,841	-	-	-	-	-	14,578,542	14,578,542
100,000	500,000	13,138,174	-	-	-	-	-	13,738,174	13,738,174
482,701	-	357,667	-	-	-	-	-	840,368	840,368
-	-	-	-	-	-	-	-	-	-
1,300,000	-	5,236,669	-	-	-	-	-	6,536,669	6,536,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
1,300,000	-	3,900,000	-	-	-	-	-	5,200,000	5,200,000
-	-	836,669	-	-	-	-	-	836,669	836,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2,160,169	48,500	-	-	-	-	-	-	2,208,669	2,208,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,350,700	48,500	-	-	-	-	-	-	1,399,200	1,399,200
679,469	-	-	-	-	-	-	-	679,469	679,469
-	-	-	-	-	-	-	-	-	-
130,000	-	-	-	-	-	-	-	130,000	130,000
8,675,387	2,585,310	4,456,003	-	-	-	100,000	-	15,816,700	15,841,700
109,220	-	129,510	-	-	-	-	-	238,730	238,730
109,220	-	129,510	-	-	-	-	-	238,730	238,730
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
109,220	-	-	-	-	-	-	-	109,220	109,220
-	-	-	-	-	-	-	-	-	-
-	-	129,510	-	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,775,986	-	500,000	-	-	-	-	-	5,275,986	5,275,986
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
4,775,986	-	-	-	-	-	-	-	4,775,986	4,775,986
-	-	-	-	-	-	-	-	-	-
2,250,666	522,973	2,527,199	-	-	-	100,000	-	5,400,838	5,400,838
743,502	-	98,132	-	-	-	-	-	841,634	841,634
707,247	-	-	-	-	-	-	-	707,247	707,247
-	-	-	-	-	-	-	-	-	-
122,436	212,506	281,251	-	-	-	100,000	-	716,193	716,193
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
52,412	212,506	281,251	-	-	-	-	-	546,169	546,169
-	-	-	-	-	-	-	-	-	-
70,024	-	-	-	-	-	100,000	-	170,024	170,024
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

## 9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	149,263	492,151	-	-	-	-
Printing and other service activities related to printing	32,330	302,437	-	-	-	-
Reproduction of recorded media	116,933	189,714	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	25,500	-	-	-	-
20 - Manufacture of chemicals and chemical products	348,864	480,597	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	467,889	297,716	-	-	-	-
22 - Manufacture of rubber and plastics products	900,000	1,000,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	50,000	75,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	26,124	-	-	-	-	-
28 - Manufacture of machinery and equipment	24,990	26,226	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	287,782	360,871	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	2,151,302	514,109	-	-	-	-
Electric power generation, transmission and distribution	2,151,302	514,109	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	1,730,000	500,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	421,302	14,109	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	400,000	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	400,000	-	-	-	-



## 9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	123,544	120,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	123,544	120,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	23,500	228,500	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	23,500	228,500	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	308,415	67,000	-	-	-	-
55 - Accommodation	308,415	67,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	734,613	770,661	-	-	25,000	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	130,000	296,068	-	-	25,000	-
62 - Computer programming, consultancy and related activities	469,613	321,352	-	-	-	-
63 - Information service activities	135,000	153,241	-	-	-	-
K. Real estate activities	23,365	20,053	-	-	-	-
L. Professional, scientific and technical activities	98,084	129,426	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	60,084	74,426	-	-	-	-
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	38,000	55,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	265,000	275,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	265,000	275,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	343,499	501,410	-	-	-	-
O. Human health and social work activities	-	30,000	-	-	-	-
86 - Human health activities	-	30,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	178,008	1,852	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,198,234	1,649,417	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,083,666	1,434,568	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	114,568	214,849	-	-	-	-
VI. PERSONAL	2,536,678	2,697,907	-	-	-	-
A. Salaried persons	1,159,419	1,354,570	-	-	-	-
B. Self employed	759,817	480,782	-	-	-	-
C. Other Personal	617,442	862,555	-	-	-	-
VII. OTHER	200,500	7,575	-	-	-	-
<b>Total</b>	<b>38,115,989</b>	<b>38,177,746</b>	<b>-</b>	<b>-</b>	<b>25,000</b>	<b>-</b>

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-23

Fixed Deposits

Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	120,000	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	-	120,000	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	-	374,000	-	-	-	-	-	374,000	374,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	374,000	-	-	-	-	-	374,000	374,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
309,732	75,000	172,109	-	-	-	-	-	556,841	581,841
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
277,770	-	18,868	-	-	-	-	-	296,638	321,638
31,962	75,000	-	-	-	-	-	-	106,962	106,962
-	-	153,241	-	-	-	-	-	153,241	153,241
1,402	-	-	-	-	-	-	-	1,402	1,402
113,101	41,228	45,000	-	-	-	-	-	199,329	199,329
-	-	-	-	-	-	-	-	-	-
53,101	41,228	45,000	-	-	-	-	-	139,329	139,329
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
60,000	-	-	-	-	-	-	-	60,000	60,000
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
199,819	33,374	488,185	-	-	-	-	-	721,378	721,378
30,000	-	100,000	-	-	-	-	-	130,000	130,000
30,000	-	100,000	-	-	-	-	-	130,000	130,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,921	-	-	-	-	-	-	-	1,921	1,921
1,153,110	116,089	461,587	-	-	-	-	-	1,730,787	1,730,787
847,426	114,089	441,337	-	-	-	-	-	1,402,853	1,402,853
305,684	2,000	20,250	-	-	-	-	-	327,934	327,934
1,445,741	707,725	661,591	240	-	-	-	-	2,815,297	2,815,297
678,181	419,627	301,147	240	-	-	-	-	1,399,195	1,399,195
102,738	256,831	118,764	-	-	-	-	-	478,333	478,333
664,822	31,267	241,680	-	-	-	-	-	937,769	937,769
-	-	500	-	-	-	-	-	500	500
16,657,854	3,957,624	24,312,191	240	-	-	100,000	-	45,027,909	45,052,909

## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions  
As on 31st December, 2023

(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
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	6	1,340,746	6	1,340,746
1) Official	-	-	-	-	-	-	6	1,340,746	6	1,340,746
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	147	1,216,238	70	991,430	108	607,629	308	40,896,867	633	43,712,163
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	43	14,578,542	43	14,578,542
A. Federal Government	-	-	-	-	-	-	36	13,738,174	36	13,738,174
B. Provincial Governments	-	-	-	-	-	-	7	840,368	7	840,368
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	32	6,536,669	32	6,536,669
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	2	500,000	2	500,000
Transport, storage and communications	-	-	-	-	-	-	24	5,200,000	24	5,200,000
Manufacturing	-	-	-	-	-	-	6	836,669	6	836,669
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	11	2,208,669	11	2,208,669
Mutual Funds and AMCs	-	-	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	9	1,399,200	9	1,399,200
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	1	679,469	1	679,469
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	1	130,000	1	130,000
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	-	-	-	-	-	-	173	15,841,700	173	15,841,700
A. Agriculture, forestry and fishing	-	-	-	-	-	-	3	238,730	3	238,730
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	3	238,730	3	238,730
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	1	109,220	1	109,220
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	2	129,510	2	129,510
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	4	5,275,986	4	5,275,986
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	1	500,000	1	500,000
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	3	4,775,986	3	4,775,986
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	102	5,400,838	102	5,400,838
10 - Manufacture of food products	-	-	-	-	-	-	5	841,634	5	841,634
11 - Manufacture of beverages	-	-	-	-	-	-	3	707,247	3	707,247
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	24	716,193	24	716,193
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	21	546,169	21	546,169
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	3	170,024	3	170,024
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-

## 9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

### Development Finance Institutions As on 31st December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like,	-	-	-	-	-	-	-	-	-	-
saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and	-	-	-	-	-	-	-	-	-	-
cork, except furniture; manufacture of articles of straw and	-	-	-	-	-	-	-	-	-	-
plaiting materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	25	222,191	25	222,191
Printing and other service activities related to printing	-	-	-	-	-	-	10	28,742	10	28,742
Reproduction of recorded media	-	-	-	-	-	-	15	193,449	15	193,449
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	2	25,500	2	25,500
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	13	532,202	13	532,202
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	6	299,170	6	299,170
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	4	1,000,000	4	1,000,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	1	75,000	1	75,000
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	2	600,000	2	600,000
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	3	22,702	3	22,702
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	14	358,998	14	358,998
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-
32. Other manufacturing	-	-	-	-	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	6	2,521,275	6	2,521,275
Electric power generation, transmission and distribution	-	-	-	-	-	-	6	2,521,275	6	2,521,275
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	2	1,900,000	2	1,900,000
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	3	21,275	3	21,275
f) Other	-	-	-	-	-	-	1	600,000	1	600,000
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and	-	-	-	-	-	-	-	-	-	-
remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities;	-	-	-	-	-	-	-	-	-	-
materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-	-	-	-
services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
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 December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-	1	120,000	1	120,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	1	120,000	1	120,000
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	4	374,000	4	374,000
49 - Land transport and transport via pipelines	-	-	-	-	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	4	374,000	4	374,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-
55 - Accommodation	-	-	-	-	-	-	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	8	581,841	8	581,841
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	3	321,638	3	321,638
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	4	106,962	4	106,962
63 - Information service activities	-	-	-	-	-	-	1	153,241	1	153,241
K. Real estate activities	-	-	-	-	-	-	1	1,402	1	1,402
L. Professional, scientific and technical activities	-	-	-	-	-	-	12	199,329	12	199,329
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	11	139,329	11	139,329
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	1	60,000	1	60,000
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	3	275,000	3	275,000
77 - Rental and leasing activities	-	-	-	-	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	3	275,000	3	275,000
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	23	721,378	23	721,378
O. Human health and social work activities	-	-	-	-	-	-	5	130,000	5	130,000
86 - Human health activities	-	-	-	-	-	-	5	130,000	5	130,000
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	1	1,921	1	1,921
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	48	1,730,787	48	1,730,787
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	37	1,402,853	37	1,402,853
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	11	327,934	11	327,934
VI. PERSONAL	147	1,216,238	70	991,430	108	607,629	-	-	325	2,815,297
A. Salaried persons	103	601,578	36	592,692	41	204,925	-	-	180	1,399,195
B. Self employed	4	88,500	3	265,452	4	124,381	-	-	11	478,333
C. Other Personal	40	526,160	31	133,286	63	278,323	-	-	134	937,769
VII. OTHER	-	-	-	-	-	-	1	500	1	500
<b>Total</b>	<b>147</b>	<b>1,216,238</b>	<b>70</b>	<b>991,430</b>	<b>108</b>	<b>607,629</b>	<b>314</b>	<b>42,237,613</b>	<b>639</b>	<b>45,052,909</b>

\* 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	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	980	980	1,277	1,277	-	1,341	1,341	
	Govt.	-	9,326	9,326	13,689	13,689	-	14,579	14,579	
	NFPSEs	-	5,499	5,499	7,147	7,147	-	6,537	6,537	
	NBFCs & Fin Aux.	-	10,263	10,263	2,130	2,130	-	2,209	2,209	
	Private Sector	-	8,112	8,112	9,635	9,635	-	15,842	15,842	
	Trust Fund	-	1,198	1,198	1,595	1,595	-	1,731	1,731	
	Personal	-	2,537	2,537	2,698	2,698	-	2,815	2,815	
	Others	-	201	201	8	8	-	1	1	
	Total	-	38,116	38,116	38,178	38,178	-	45,053	45,053	
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	
NFPSEs		-	-	-	-	-	-	-	-	
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	
Private Sector		-	-	-	-	-	-	-	-	
Trust Fund		-	-	-	-	-	-	-	-	
Personal		-	-	-	-	-	-	-	-	
Others		-	-	-	-	-	-	-	-	
Total		-	-	-	-	-	-	-	-	
Sindh		Foreign	-	980	980	1,277	1,277	-	1,341	1,341
	Govt.	-	7,983	7,983	10,634	10,634	-	11,524	11,524	
	NFPSEs	-	5,499	5,499	7,147	7,147	-	6,537	6,537	
	NBFCs & Fin Aux.	-	10,263	10,263	1,880	1,880	-	2,209	2,209	
	Private Sector	-	6,512	6,512	8,499	8,499	-	15,107	15,107	
	Trust Fund	-	885	885	1,357	1,357	-	1,484	1,484	
	Personal	-	2,537	2,537	2,698	2,698	-	2,815	2,815	
	Others	-	1	1	8	8	-	1	1	
	Total	-	34,660	34,660	33,500	33,500	-	41,017	41,017	
	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.		-	1,343	1,343	3,055	3,055	-	3,055	3,055	
NFPSEs		-	-	-	-	-	-	-	-	
NBFCs & Fin Aux.		-	-	-	250	250	-	-	-	
Private Sector		-	1,600	1,600	1,136	1,136	-	734	734	
Trust Fund		-	313	313	237	237	-	246	246	
Personal		-	-	-	-	-	-	-	-	
Others		-	200	200	-	-	-	-	-	
Total		-	3,456	3,456	4,678	4,678	-	4,036	4,036	

9.5 Province/Region wise Deposits by Categories  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		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.)	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	17	55,098	16	708	17	1,136
100,000 to 200,000	7	848	3	370	10	1,107
200,000 to 300,000	9	2,140	13	3,242	11	2,854
300,000 to 400,000	5	1,673	6	1,912	7	2,545
400,000 to 500,000	5	2,125	8	3,675	2	856
500,000 to 600,000	14	7,286	10	5,322	21	11,061
600,000 to 700,000	4	2,428	5	3,176	6	3,957
700,000 to 800,000	3	2,150	3	2,241	8	6,006
800,000 to 900,000	4	3,223	4	3,408	5	4,258
900,000 to 1,000,000	3	2,851	32	31,396	24	23,384
1,000,000 to 2,000,000	64	79,950	66	95,095	61	88,243
2,000,000 to 3,000,000	33	74,190	34	83,126	43	107,037
3,000,000 to 4,000,000	18	58,831	19	66,407	21	73,103
4,000,000 to 5,000,000	9	37,601	17	76,747	18	82,606
5,000,000 to 6,000,000	34	178,608	19	100,736	28	149,546
6,000,000 to 7,000,000	10	62,137	21	138,246	10	64,326
7,000,000 to 8,000,000	3	22,451	12	90,700	13	97,286
8,000,000 to 9,000,000	10	81,449	6	51,156	7	60,634
9,000,000 to 10,000,000	5	46,377	16	155,927	19	184,198
10,000,000 to 100,000,000	155	5,684,658	170	5,425,297	191	5,567,000
100,000,000 & Over	85	31,709,915	95	31,838,859	117	38,521,767
<b>Total</b>	<b>497</b>	<b>38,115,989</b>	<b>575</b>	<b>38,177,746</b>	<b>639</b>	<b>45,052,909</b>

\*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 December, 2023

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	12	447	3	439	1	250	1	-	17	1,136
100,000 to 200,000	3	306	3	401	4	400	-	-	10	1,107
200,000 to 300,000	4	1,028	2	500	3	817	2	509	11	2,854
300,000 to 400,000	5	1,805	2	740	-	-	-	-	7	2,545
400,000 to 500,000	1	406	-	-	1	450	-	-	2	856
500,000 to 600,000	11	5,790	1	550	7	3,621	2	1,100	21	11,061
600,000 to 700,000	2	1,334	4	2,623	-	-	-	-	6	3,957
700,000 to 800,000	2	1,464	4	3,142	-	-	2	1,400	8	6,006
800,000 to 900,000	1	810	2	1,706	1	900	1	842	5	4,258
900,000 to 1,000,000	11	10,384	-	-	12	12,000	1	1,000	24	23,384
1,000,000 to 2,000,000	25	32,913	13	19,434	14	23,278	9	12,618	61	88,243
2,000,000 to 3,000,000	15	38,038	4	9,445	15	38,027	9	21,527	43	107,037
3,000,000 to 4,000,000	8	28,845	1	3,000	8	28,736	4	12,522	21	73,103
4,000,000 to 5,000,000	5	22,440	4	19,393	7	31,838	2	8,935	18	82,666
5,000,000 to 6,000,000	4	21,353	3	15,682	9	48,793	12	63,718	28	149,546
6,000,000 to 7,000,000	2	12,166	1	6,334	-	-	7	45,826	10	64,326
7,000,000 to 8,000,000	4	30,500	4	30,012	1	7,100	4	29,674	13	97,286
8,000,000 to 9,000,000	-	-	1	8,621	4	35,130	2	16,883	7	60,634
9,000,000 to 10,000,000	6	58,469	5	46,750	5	49,366	3	29,613	19	184,198
10,000,000 to 100,000,000	24	642,315	11	327,092	16	326,923	140	4,270,670	191	5,562,000
100,000,000 & Over	2	305,425	2	495,566	-	-	113	37,720,776	117	38,521,767
<b>Total</b>	<b>147</b>	<b>1,216,238</b>	<b>70</b>	<b>991,430</b>	<b>108</b>	<b>607,629</b>	<b>314</b>	<b>42,237,613</b>	<b>639</b>	<b>45,052,909</b>

## 9.7 Advances Classified by Securities

### Development Finance Institutions

(Thousand Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	-	-	-	-	-	-
<b>II. Securities, Shares and Other</b>						
Financial Instruments:	4	911,521	3	249,021	3	224,021
A. Quoted on the Stock Exchange:	2	57,354	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	1	50,000				
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	1	50,000	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	2	854,167	2	241,667	2	216,667
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	2	854,167	2	241,667	2	216,667
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2	854,167	2	241,667	2	216,667
<b>III. Merchandise</b>	31	6,007,740	39	5,439,931	49	8,526,655
A. Food Items:	2	750,000	6	840,900	9	2,458,034
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	1	250,000	4	340,900	3	708,034
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	1	500,000	2	500,000	6	1,750,000
(a) Indigenous	1	500,000	2	500,000	6	1,750,000
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	6	712,618	7	510,972	16	2,239,927
1. Cotton Raw:	2	300,000	1	13,081	6	150,267
(a) Indigenous	1	100,000	1	13,081	6	150,267
(b) Imported	1	200,000	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	2	15,250	1	3,000	-	-
(a) Indigenous	2	15,250	1	3,000	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	2	650,000
(a) Indigenous	-	-	-	-	2	650,000
(b) Imported	-	-	-	-	-	-

## 9.7 Advances Classified by Securities

### Development Finance Institutions

(Thousand Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	397,368	5	494,891	8	1,439,660
(a) Indigenous	1	197,368	5	494,891	4	511,111
(b) Imported	1	200,000	-	-	4	928,549
C. Finished/Manufactured Goods:	23	4,545,122	26	4,088,059	24	3,828,694
1. Cotton Textiles:	1	375,000	2	500,000	-	-
(a) Indigenous	1	375,000	2	500,000	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	3,201,623	17	2,655,924	19	2,849,267
(a) Indigenous	1	247,610	2	113,038	2	314,694
(b) Imported	16	2,954,013	15	2,542,886	17	2,534,573
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	1	200,000	1	200,000
12. Other Finished Goods:	5	968,499	6	732,135	4	779,427
(a) Indigenous	4	940,000	3	677,708	3	725,000
(b) Imported	1	28,499	3	54,427	1	54,427
IV. Fixed Assets Including Machinery	1,436	95,245,542	1,749	94,174,898	1,386	100,714,388
A. Transport Equipment	348	747,992	460	777,327	341	831,949
B. Furniture & Fixtures	5	1,581,182	4	938,182	3	600,682
C. Office Equipment	4	174,241	1	21,890	2	36,091
D. Other Machinery & Equipment	1,079	92,742,127	1,284	92,437,499	1,040	99,245,666
V. Real Estate	36,576	43,801,370	34,606	41,496,294	33,755	39,279,207
A. Land	112	11,776,583	121	12,733,786	140	12,087,745
1. Residential	2	152,461	11	1,349,957	21	459,977
(a) House	2	152,461	10	210,516	21	459,977
(b) Flat	-	-	1	1,139,441	-	-
2. Non-Residential	110	11,624,122	110	11,383,829	119	11,627,768
(a) Commercial	3	221,333	9	223,450	29	254,043
(b) Industrial	19	2,150,180	22	2,447,930	19	2,147,489
(c) Agriculture	61	5,768,084	52	5,277,822	44	5,812,054
(c) Others	27	3,484,525	27	3,434,627	27	3,414,182
B. Buildings:	36,464	32,024,787	34,485	28,762,508	33,615	27,191,462
1. Residential	36,321	21,466,806	34,344	19,618,331	33,483	19,415,970
(a) House	36,017	20,404,026	29,902	17,727,532	29,212	17,583,214
(b) Flat	304	1,062,780	4,442	1,890,799	4,271	1,832,756
2. Non-Residential	143	10,557,981	141	9,144,177	132	7,775,492
(a) Commercial	74	8,092,066	79	6,740,466	78	6,005,505
(b) Industrial	12	1,799,694	12	1,637,442	12	1,248,908
(c) Agriculture	57	666,221	50	766,269	41	396,079
(c) Others	-	-	-	-	1	125,000
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	329	20,968,673	244	18,394,548	214	20,717,051
A. Other Secured Advances	293	15,650,584	202	14,111,487	173	16,783,865
1. Receivables	1	177,778	1	88,889	-	-
2. Employees Benefits	56	812,823	76	39,938	47	53,073
3. Others	236	14,659,983	125	13,982,660	126	16,730,792
B. Advances Secured by Guarantee(s)	36	5,318,089	42	4,283,061	41	3,933,186
1. Institutional Guarantee(s)	5	4,940,741	5	4,153,241	6	3,905,519
2. Individual Guarantee(s)	31	377,348	37	129,820	35	27,667
VIII. Unsecured Advances	391	423,098	599	620,226	623	1,777,297
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	344	32,750	540	121,303	562	57,313
3. Others	47	390,348	59	498,923	61	1,719,984
<b>Total</b>	<b>38,767</b>	<b>167,357,944</b>	<b>37,241</b>	<b>160,374,918</b>	<b>36,030</b>	<b>171,238,620</b>

## 9.7.1 Advances Classified by Securities and Gender

### Development Finance Institutions

As on 31st December, 2023

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:	-	-	-	-	3	224,021	3	224,021
A. Quoted on the Stock Exchange:	-	-	-	-	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	-	-	-	-	2	216,667	2	216,667
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	2	216,667	2	216,667
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	2	216,667	2	216,667
III. Merchandise	-	-	1	8,000	48	8,518,655	49	8,526,655
A. Food Items:	-	-	-	-	9	2,458,034	9	2,458,034
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	3	708,034	3	708,034
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	6	1,750,000	6	1,750,000
(a) Indigenous	-	-	-	-	6	1,750,000	6	1,750,000
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	16	2,239,927	16	2,239,927
1. Cotton Raw:	-	-	-	-	6	150,267	6	150,267
(a) Indigenous	-	-	-	-	6	150,267	6	150,267
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	-	-	2	650,000	2	650,000
(b) Imported	-	-	-	-	-	-	-	-

### 9.7.1 Advances Classified by Securities and Gender

#### Development Finance Institutions

As on 31st December, 2023

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:	-	-	-	-	8	1,439,660	8	1,439,660
(a) Indigenous	-	-	-	-	4	511,111	4	511,111
(b) Imported	-	-	-	-	4	928,549	4	928,549
C. Finished/Manufactured Goods:	-	-	1	8,000	23	3,820,694	24	3,828,694
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	1	8,000	18	2,841,267	19	2,849,267
(a) Indigenous	-	-	-	-	2	314,694	2	314,694
(b) Imported	-	-	1	8,000	16	2,526,573	17	2,534,573
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	1	200,000	1	200,000
12. Other Finished Goods:	-	-	-	-	4	779,427	4	779,427
(a) Indigenous	-	-	-	-	3	725,000	3	725,000
(b) Imported	-	-	-	-	1	54,427	1	54,427
IV. Fixed Assets Including Machinery	375	638,223	55	155,608	956	99,920,556	1,386	100,714,388
A. Transport Equipments	301	292,782	26	56,823	14	482,344	341	831,949
B. Furniture & Fixtures	-	-	-	-	3	600,682	3	600,682
C. Office Equipments	1	15,000	-	-	1	21,091	2	36,091
D. Other Machinery & Equipments	73	330,441	29	98,785	938	98,816,439	1,040	99,245,666
V. Real Estate	31,859	17,213,422	1,677	1,625,122	219	20,440,663	33,755	39,279,207
A. Land	29	361,864	12	43,991	99	11,681,890	140	12,087,745
1. Residential	10	65,364	4	14,141	7	380,472	21	459,977
(a) House	10	65,364	4	14,141	7	380,472	21	459,977
(b) Flat	-	-	-	-	-	-	-	-
2. Non-Residential	19	296,500	8	29,850	92	11,301,418	119	11,627,768
(a) Commercial	18	210,500	8	29,850	3	13,693	29	254,043
(b) Industrial	-	-	-	-	19	2,147,489	19	2,147,489
c) Agriculture	-	-	-	-	44	5,812,054	44	5,812,054
d) Other	1	86,000	-	-	26	3,328,182	27	3,414,182
B. Buildings:	31,830	16,851,558	1,665	1,581,131	120	8,758,773	33,615	27,191,462
1. Residential	31,776	16,307,814	1,637	1,507,819	70	1,600,337	33,483	19,415,970
(a) House	28,151	14,745,708	992	1,259,252	69	1,578,254	29,212	17,583,214
(b) Flat	3,625	1,562,106	645	248,567	1	22,083	4,271	1,832,756
2. Non-Residential	54	543,744	28	73,312	50	7,158,436	132	7,775,492
(a) Commercial	31	330,131	15	47,552	32	5,627,822	78	6,005,505
(b) Industrial	2	30,140	-	-	10	1,218,768	12	1,248,908
c) Agriculture	21	183,473	13	25,760	7	186,846	41	396,079
d) Other	-	-	-	-	1	125,000	1	125,000
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	71	103,104	23	20,895	120	20,593,052	214	20,717,051
A. Other Secured Advances	45	76,882	14	19,450	114	16,687,533	173	16,783,865
1. Receivables	-	-	-	-	-	-	-	-
2. Employees Benefits	43	50,673	4	2,400	-	-	47	53,073
3. Others	2	26,209	10	17,050	114	16,687,533	126	16,730,792
B. Advances Secured by Guarantee(s)	26	26,222	9	1,445	6	3,905,519	41	3,933,186
1. Institutional Guarantee(s)	-	-	-	-	6	3,905,519	6	3,905,519
2. Individual Guarantee(s)	26	26,222	9	1,445	-	-	35	27,667
VIII. Unsecured Advances	561	119,400	61	20,221	1	1,637,677	623	1,777,297
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	508	51,446	54	5,868	-	-	562	57,313
3. Others	53	67,954	7	14,353	1	1,637,677	61	1,719,984
<b>Total</b>	<b>32,866</b>	<b>18,074,149</b>	<b>1,817</b>	<b>1,829,846</b>	<b>1,347</b>	<b>151,334,625</b>	<b>36,030</b>	<b>171,238,620</b>

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	38,767	167,357,944	37,241	160,374,918	36,030	171,238,620
<b>I. GOVERNMENT</b>	-	-	-	-	-	-
<b>A. Federal Government</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>B. Provincial Governments</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	5	4,940,741	5	4,153,241	5	3,890,741
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,940,741	5	4,153,241	5	3,890,741
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	9	2,802,742	11	1,801,508	9	1,714,008
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,575,000	3	1,057,458	1	969,958
Stock Exchange & Brokerage Houses	1	50,000	-	-	-	-
Modarabas	2	174,803	-	-	-	-
Other NBFIs	4	1,002,939	8	744,050	8	744,050
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,466	138,976,025	1,826	133,986,000	1,605	145,911,103
<b>A. Agriculture, forestry and fishing</b>	58	1,908,798	54	1,739,922	59	2,084,071
<b>1. Crop and animal production, hunting and related service activities</b>	58	1,908,798	54	1,739,922	59	2,084,071
Growing of Wheat, Rice, Sugar Cane & Cotton	3	34,500	20	135,079	21	137,398
Growing of tropical, subtropical, pome and stone fruits & vegetables	2	56,250	10	106,262	9	90,154
Growing of other fruits, vegetables and crops	1	10,000	7	55,250	7	55,249
Raising of livestock and other related activities	6	1,395,059	11	1,384,581	14	1,368,636
Other agricultural support activities	46	412,989	6	58,750	8	432,634
Hunting, trapping and related service activities	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	-	-	-	-	-	-
<b>B. Mining and quarrying</b>	24	3,185,837	26	2,409,102	28	6,377,709
<b>05 - Mining of coal and lignite</b>	1	1,000,000	2	20,000	4	4,000,000
<b>06 - Extraction of crude petroleum and natural gas</b>	23	2,185,837	24	2,389,102	24	2,377,709
<b>07 - Mining of metal ores</b>	-	-	-	-	-	-
<b>08 - Other mining and quarrying</b>	-	-	-	-	-	-
<b>09 - Mining support service activities</b>	-	-	-	-	-	-
<b>C. Manufacturing</b>	1,017	92,081,947	1,302	90,311,050	1,092	97,701,002
<b>10 - Manufacture of food products</b>	196	18,036,617	296	17,768,611	245	21,605,658
<b>11 - Manufacture of beverages</b>	1	180,000	1	180,000	1	180,000
<b>12 - Manufacture of tobacco products</b>	-	-	-	-	-	-
<b>13 - Manufacture of textiles</b>	366	29,241,292	443	30,724,991	405	32,273,945
Preparation and spinning of textile fibres	87	8,250,825	124	8,330,003	113	10,678,842
Weaving of textiles	54	5,408,093	74	5,084,279	56	4,907,447
Finishing of textiles	47	4,944,625	48	5,291,386	47	5,269,177
Manufacture of knitted and crocheted fabrics	3	126,121	3	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	158	10,093,038	187	11,558,820	181	10,957,976
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	17	418,590	7	334,382	5	334,382
<b>14 - Manufacture of wearing apparel</b>	38	4,992,790	110	4,890,413	36	4,682,182
<b>15 - Manufacture of leather and related products</b>	4	87,793	3	80,191	3	74,091

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	1	80,000	1	75,000	1	70,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	3	7,793	2	5,191	2	4,091
a. Leather wear	3	7,793	2	5,191	2	4,091
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3	13,094	1	2,599	1	2,399
17 - Manufacture of paper and paper products	10	859,506	18	661,003	15	664,680
18 - Printing and reproduction of recorded media	58	760,550	60	706,998	58	639,942
Printing and other service activities related to printing	58	760,550	60	706,998	58	639,942
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	777,500	3	624,375	3	624,375
20 - Manufacture of chemicals and chemical products	98	7,854,330	140	7,888,813	102	7,641,768
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	22	4,108,160	26	4,649,646	24	4,272,287
22 - Manufacture of rubber and plastics products	59	3,836,826	53	4,086,831	46	5,674,154
23 - Manufacture of other non-metallic mineral products	28	5,539,631	21	3,979,759	23	4,818,622
24 - Manufacture of basic metals	53	6,466,301	51	6,086,045	53	6,893,671
25 - Manufacture of fabricated metal products, except machinery and equipment	23	1,038,483	24	1,008,219	24	1,013,072
26 - Manufacture of computer, electronic and optical products	8	2,850,000	6	2,528,508	8	2,628,103
27 - Manufacture of electrical equipment	22	3,849,644	22	2,982,839	20	2,704,961
28 - Manufacture of machinery and equipment	-	-	1	4,750	1	4,500
29 - Manufacture of motor vehicles, trailers and semi-trailers	14	887,688	11	828,864	11	817,250
30 - Manufacture of other transport equipment	3	582,892	3	566,280	3	397,975
31 - Manufacture of furniture	2	20,000	4	30,000	4	30,000
32 - Other manufacturing	5	94,225	3	57,515	4	53,842
Manufacture of jewellery and related articles	1	40,000	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	41,667	1	33,333	1	25,000
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	12,558	1	4,182	2	8,842
33 - Repair and installation of machinery and equipment	1	4,625	2	3,800	2	3,525
D. Electricity, gas, steam and air conditioning supply	127	25,883,067	182	23,784,626	180	23,971,430
Electric power generation, transmission and distribution	121	24,549,335	177	22,648,655	175	22,892,089
a) Hydal	7	283,658	4	232,000	4	232,000
b) Thermal	22	8,232,527	28	4,103,830	21	5,845,604
c) Coal Based	17	10,519,158	25	12,298,061	21	10,566,631
d) Wind	33	2,620,010	33	2,373,653	32	2,302,761
e) Solar	26	787,070	71	892,679	77	1,077,393
f) Other	16	2,106,912	16	2,748,432	20	2,867,700
Manufacture of gas; distribution of gaseous fuels through mains	6	1,333,732	5	1,135,971	5	1,079,341
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	44	2,632,340	28	2,059,426	23	1,809,686
41 - Construction of buildings	8	713,209	7	599,700	7	589,287
42 - Civil engineering	36	1,919,131	18	1,400,252	13	1,164,217
43 - Specialized construction activities	-	-	3	59,474	3	56,182

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	36	2,431,163	78	2,076,252	68	2,417,465
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	234,375	2	242,812	2	231,956
46 - Wholesale trade, except of motor vehicles and motorcycles	16	433,735	24	103,140	23	195,258
47 - Retail trade, except of motor vehicles and motorcycles	19	1,763,053	52	1,730,300	43	1,990,251
<b>H. Transportation and storage</b>	29	1,293,332	27	1,055,617	27	1,001,620
49 - Land transport and transport via pipelines	23	385,291	21	335,226	20	285,642
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	6	908,041	6	720,391	7	715,978
53 - Courier activities other than national post activities	-	-	-	-	-	-
<b>I. Accommodation and food service activities</b>	14	2,812,919	26	2,529,291	26	2,455,299
55 - Accommodation	6	2,773,211	9	2,456,163	9	2,385,999
56 - Food and beverage service activities	8	39,708	17	73,128	17	69,300
<b>J. Information and communication</b>	30	3,543,979	33	4,809,296	33	5,096,851
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	76,555	4	67,365	4	65,057
60 - Programming and broadcasting activities	1	80,000	2	87,966	2	87,940
61 - Telecommunications	13	2,874,138	13	4,261,436	13	4,582,572
62 - Computer programming, consultancy and related activities	8	387,620	9	281,588	9	255,302
63 - Information service activities	6	125,666	5	110,941	5	105,980
<b>K. Real estate activities</b>	9	1,126,159	5	1,006,690	5	897,995
<b>L. Professional, scientific and technical activities</b>	3	68,826	2	26,287	2	22,716
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	2	45,999	1	10,000	1	10,000
71 - Architectural and engineering activities; technical testing and analysis	1	22,827	1	16,287	1	12,716
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
<b>M. Administrative and support service activities</b>	2	94,511	3	88,014	3	83,153
77 - Rental and leasing activities	-	-	1	608	1	600
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	94,511	2	87,406	2	82,553
<b>N. Education</b>	29	1,302,835	30	1,112,634	25	740,243
<b>O. Human health and social work activities</b>	39	588,522	27	961,446	29	1,229,865
86 - Human health activities	39	588,522	26	661,446	27	629,865
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	1	300,000	2	600,000
<b>P. Arts, entertainment and recreation</b>	1	760	-	-	-	-
<b>Q. Other service activities</b>	4	21,030	3	16,347	5	21,999
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	2	15,010	1	5,000	-	-
<b>A. Government Trusts and Non-profit Organizations</b>	-	-	-	-	-	-
<b>B. Private Trusts and Non-profit Organizations</b>	-	-	-	-	-	-
<b>C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)</b>	2	15,010	1	5,000	-	-
<b>VI. PERSONAL</b>	37,284	20,394,499	35,396	18,814,515	34,410	18,085,091
<b>A. Bank Employees</b>	1,046	1,708,589	1,355	1,868,757	1,123	1,841,221
1) For house building	412	1,445,815	517	1,425,675	404	1,390,360
2) For transport i.e. purchase of car etc.	321	147,019	437	289,346	324	310,903
3) Other purposes	313	115,755	401	153,736	395	139,957
<b>B. Consumer Financing</b>	36,237	18,685,246	34,040	16,945,094	33,286	16,243,206
1) For house building	35,871	18,670,690	33,727	16,930,883	32,973	16,228,996
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	23	333	23	333
5) Personal loans	281	13,629	289	13,629	289	13,628
<b>C) Other</b>	1	664	1	664	1	664
<b>VII. OTHER</b>	1	228,927	2	1,614,654	1	1,637,677
<b>Total</b>	<b>38,767</b>	<b>167,357,944</b>	<b>37,241</b>	<b>160,374,918</b>	<b>36,030</b>	<b>171,238,620</b>

### 9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions  
As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	32,866	18,074,149	1,817	1,829,846	1,347	151,334,625	36,030	171,238,620
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	-
<b>A. Federal Government</b>	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
<b>B. Provincial Governments</b>	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
<b>C. Local Bodies</b>	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	-	-	-	-	5	3,890,741	5	3,890,741
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	5	3,890,741	5	3,890,741
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)</b>	-	-	-	-	9	1,714,008	9	1,714,008
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFI and DFI	-	-	-	-	1	969,958	1	969,958
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	8	744,050	8	744,050
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	174	1,522,992	99	295,912	1,332	144,092,199	1,605	145,911,103
<b>A. Agriculture, forestry and fishing</b>	30	250,521	23	79,172	6	1,754,378	59	2,084,071
<b>1. Crop and animal production, hunting and related service activities</b>	30	250,521	23	79,172	6	1,754,378	59	2,084,071
Growing of Wheat, Rice, Sugar Cane & Cotton	11	83,368	10	54,030	-	-	21	137,398
Growing of tropical, subtropical, pome and stone fruits & vegetables	8	48,904	-	-	1	41,250	9	90,154
Growing of other fruits, vegetables and crops	7	55,249	-	-	-	-	7	55,249
Raising of livestock and other related activities	1	8,000	9	14,642	4	1,345,994	14	1,368,636
Other agricultural support activities	3	55,000	4	10,500	1	367,134	8	432,634
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	-	-	-	-	-	-	-	-
<b>B. Mining and quarrying</b>	-	-	-	-	28	6,377,709	28	6,377,709
<b>05 - Mining of coal and lignite</b>	-	-	-	-	4	4,000,000	4	4,000,000
<b>06 - Extraction of crude petroleum and natural gas</b>	-	-	-	-	24	2,377,709	24	2,377,709
<b>07 - Mining of metal ores</b>	-	-	-	-	-	-	-	-
<b>08-Other mining and quarrying</b>	-	-	-	-	-	-	-	-
<b>09 - Mining support service activities</b>	-	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	90	904,293	30	105,670	972	96,691,039	1,092	97,701,002
<b>10 - Manufacture of food products</b>	42	553,899	16	52,701	187	20,999,058	245	21,605,658
<b>11 - Manufacture of beverages</b>	-	-	-	-	1	180,000	1	180,000
<b>12 - Manufacture of tobacco products</b>	-	-	-	-	-	-	-	-
<b>13 - Manufacture of textiles</b>	1	6,428	-	-	404	32,267,517	405	32,273,945
Preparation and spinning of textile fibres	-	-	-	-	113	10,678,842	113	10,678,842
Weaving of textiles	1	6,428	-	-	55	4,901,019	56	4,907,447
Finishing of textiles	-	-	-	-	47	5,269,177	47	5,269,177
Manufacture of knitted and crocheted fabrics	-	-	-	-	3	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	-	-	-	-	181	10,957,976	181	10,957,976
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	5	334,302	5	334,302
<b>14 - Manufacture of wearing apparel</b>	3	4,380	3	6,475	30	4,671,327	36	4,682,182
Manufacture of leather and related products	1	591	1	3,500	1	70,000	3	74,091

### 9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions  
As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	1	70,000	1	70,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	1	591	1	3,500	-	-	2	4,091
a. Leather wear	1	591	1	3,500	-	-	2	4,091
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	2,399	-	-	-	-	1	2,399
17 - Manufacture of paper and paper products	4	56,260	-	-	11	608,420	15	664,680
18 - Printing and reproduction of recorded media	21	179,628	5	10,994	32	449,320	58	639,942
Printing and other service activities related to printing	21	179,628	5	10,994	32	449,320	58	639,942
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	1	8,000	3	624,375	3	624,375
20 - Manufacture of chemicals and chemical products	-	-	-	-	101	7,633,768	102	7,641,768
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1	10,557	-	-	23	4,261,730	24	4,272,287
22 - Manufacture of rubber and plastic products	7	26,727	1	4,500	38	5,642,927	46	5,674,154
23 - Manufacture of other non-metallic mineral products	-	-	-	-	23	4,818,622	23	4,818,622
24 - Manufacture of basic metals	2	14,759	-	-	51	6,878,912	53	6,893,671
25 - Manufacture of fabricated metal products, except machinery and equipment	1	5,140	-	-	23	1,007,932	24	1,013,072
26 - Manufacture of computer, electronic and optical products	-	-	-	-	8	2,628,103	8	2,628,103
27 - Manufacture of electrical equipment	-	-	-	-	20	2,704,961	20	2,704,961
28 - Manufacture of machinery and equipment	-	-	1	4,500	-	-	1	4,500
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	11	817,250	11	817,250
30 - Manufacture of other transport equipment	-	-	-	-	3	397,975	3	397,975
31 - Manufacture of furniture	3	20,000	1	10,000	-	-	4	30,000
32 - Other manufacturing	1	20,000	1	5,000	2	28,842	4	53,842
Manufacture of jewellery and related articles	1	20,000	-	-	-	-	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	1	25,000	1	25,000
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	5,000	1	3,842	2	8,842
33 - Repair and installation of machinery and equipment	2	3,525	-	-	-	-	2	3,525
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	180	23,971,430	180	23,971,430
Electric power generation, transmission and distribution	-	-	-	-	175	22,892,089	175	22,892,089
a) Hydel	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	21	5,845,604	21	5,845,604
c) Coal Based	-	-	-	-	21	10,566,631	21	10,566,631
d) Wind	-	-	-	-	32	2,302,761	32	2,302,761
e) Solar	-	-	-	-	77	1,077,393	77	1,077,393
f) Other	-	-	-	-	20	2,867,700	20	2,867,700
Manufacture of gas, distribution of gaseous fuels through mains	-	-	-	-	5	1,079,341	5	1,079,341
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	4	56,482	-	-	19	1,753,204	23	1,809,686
41 - Construction of buildings	-	-	-	-	7	589,287	7	589,287
42 - Civil engineering	1	300	-	-	12	1,163,917	13	1,164,217
43 - Specialized construction activities	3	56,182	-	-	-	-	3	56,182

### 9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions  
As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	22	149,664	13	14,413	33	2,253,388	68	2,417,465
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	531	-	-	1	231,425	2	231,956
46 - Wholesale trade, except of motor vehicles and motorcycles	13	44,138	7	10,105	3	141,015	23	195,258
47 - Retail trade, except of motor vehicles and motorcycles	8	104,995	6	4,308	29	1,880,948	43	1,990,251
H. Transportation and storage	14	56,056	-	-	13	945,564	27	1,001,620
49 - Land transport and transport via pipelines	9	30,987	-	-	11	254,655	20	285,642
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	5	25,069	-	-	2	690,909	7	715,978
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	6	35,750	8	26,850	12	2,392,699	26	2,455,299
55 - Accommodation	2	6,750	1	3,000	6	2,376,249	9	2,385,999
56 - Food and beverage service activities	4	29,000	7	23,850	6	16,450	17	69,300
J. Information and communication	2	1,040	1	1,125	30	5,094,686	33	5,096,851
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	1,040	-	-	2	64,017	4	65,057
60 - Programming and broadcasting activities	-	-	-	-	2	87,940	2	87,940
61 - Telecommunications	-	-	-	-	13	4,582,572	13	4,582,572
62 - Computer programming, consultancy and related activities	-	-	-	-	9	255,302	9	255,302
63 - Information service activities	-	-	1	1,125	4	104,855	5	105,980
K. Real estate activities	1	38,000	-	-	4	859,995	5	897,995
L. Professional, scientific and technical activities	1	10,000	-	-	1	12,716	2	22,716
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	10,000	-	-	-	-	1	10,000
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	1	12,716	1	12,716
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	1	600	2	82,553	3	83,153
77 - Rental and leasing activities	-	-	1	600	-	-	1	600
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	82,553	2	82,553
N. Education	-	-	9	13,500	16	726,743	25	740,243
O. Human health and social work activities	3	12,314	11	44,082	15	1,173,469	29	1,229,865
86 - Human health activities	3	12,314	11	44,082	13	573,469	27	629,865
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	2	600,000	2	600,000
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	3	10,500	1	2,627	5	21,999
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	32,692	16,551,157	1,718	1,533,934	-	-	34,410	18,085,091
A. Bank Employees	1,015	1,642,396	108	198,825	-	-	1,123	1,841,221
1) For house building	368	1,245,206	36	145,154	-	-	404	1,390,360
2) For transport i.e. purchase of car etc.	302	278,816	22	32,087	-	-	324	310,903
3) Other purposes	345	118,373	50	21,584	-	-	395	139,957
B. Consumer Financing	31,676	14,908,097	1,610	1,335,109	-	-	33,286	16,243,206
1) For house building	31,386	14,895,072	1,587	1,335,924	-	-	32,973	16,238,996
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	22	129	1	204	-	-	23	333
5) Personal loans	267	12,647	22	981	-	-	289	13,628
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	1	1,637,677	1	1,637,677
<b>Total</b>	<b>32,866</b>	<b>18,074,149</b>	<b>1,817</b>	<b>1,829,846</b>	<b>1,347</b>	<b>151,334,625</b>	<b>36,830</b>	<b>171,238,620</b>

\* 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	Dec-22	Sep-23	Dec-23
0.00	11,457,021	15,693,754	15,778,478
1.00	-	-	-
2.00	-	-	-
3.00	8,237,645	7,776,820	7,056,438
4.00	11,737,215	10,505,479	10,224,743
5.00	13,001,988	10,627,939	10,320,804
6.00	3,994,969	3,828,256	3,710,048
7.00	3,804,538	3,477,741	3,391,182
8.00	1,521,479	1,253,961	1,253,916
9.00	383,757	522,768	811,438
10.00	906,351	612,649	569,573
11.00	24,843	8,431	7,012
12.00	2,694,939	2,157,488	2,070,686
13.00	1,732,216	1,365,879	1,302,858
14.00	119,440	324	1,872
15.00	1,523,139	389	-
16.00	474,647	53,223	62,700
17.00	14,675,176	223,556	211,747
18.00	35,242,329	3,139	3,021
19.00	33,848,253	578,420	491,325
20.00	19,243,438	662,521	264,331
21.00	1,801,888	2,237,951	185,889
22.00	904,937	260,451	3,778,893
23.00	27,448	2,529,293	31,798,690
24.00	288	33,809,312	44,653,640
25.00 & above	-	62,185,174	33,289,336
<b>Total</b>	<b>167,357,944</b>	<b>160,374,918</b>	<b>171,238,620</b>

\*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 December, 2023

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,285,497	343,895	12,149,086	15,778,478
1.00	-	-	-	-
2.00	-	-	-	-
3.00	6,708	762	7,048,968	7,056,438
4.00	392,284	36,281	9,796,178	10,224,743
5.00	3,289,300	154,821	6,876,683	10,320,804
6.00	1,041,024	93,051	2,575,973	3,710,048
7.00	3,098,971	15,884	276,327	3,391,182
8.00	-	-	1,253,916	1,253,916
9.00	-	-	811,438	811,438
10.00	270,884	49,797	248,893	569,573
11.00	5,489	1,523	-	7,012
12.00	1,666,792	403,554	340	2,070,686
13.00	1,030,058	218,373	54,427	1,302,858
14.00	1,550	-	322	1,872
15.00	-	-	-	-
16.00	51,372	11,328	-	62,700
17.00	407	-	211,340	211,747
18.00	2,637	-	384	3,021
19.00	121,517	19,624	350,184	491,325
20.00	236,785	15,926	11,620	264,331
21.00	182,263	3,626	-	185,889
22.00	250,656	21,325	3,506,912	3,778,893
23.00	24,859	81	31,773,750	31,798,690
24.00	236,549	28,746	44,388,345	44,653,640
25.00 & above	2,878,547	411,250	29,999,538	33,289,335
<b>Total</b>	<b>18,074,149</b>	<b>1,829,846</b>	<b>151,334,625</b>	<b>171,238,620</b>

\*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	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,941	4,941	-	4,153	4,153	-	3,891	3,891
	NBFCs & Fin Aux.	-	2,803	2,803	-	1,802	1,802	-	1,714	1,714
	Private Sector	28	138,948	138,976	87	133,899	133,986	104	145,807	145,911
	Trust Fund	-	15	15	-	5	5	-	-	-
	Personal	19,233	1,161	20,394	17,686	1,129	18,815	16,994	1,091	18,085
	Others	-	229	229	-	1,615	1,615	-	1,638	1,638
	Total	19,261	148,097	167,358	17,773	142,602	160,375	17,098	154,141	171,239
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		6	-	6	52	-	52	63	-	63
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		9,212	-	9,212	8,433	-	8,433	8,103	-	8,103
Others		-	-	-	-	-	-	-	-	-
Total		9,218	-	9,218	8,485	-	8,485	8,165	-	8,165
Sindh		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,741	3,741	-	3,178	3,178	-	2,991	2,991
	NBFCs & Fin Aux.	-	2,575	2,575	-	1,713	1,713	-	1,625	1,625
	Private Sector	17	111,676	111,693	20	106,922	106,942	20	114,239	114,259
	Trust Fund	-	15	15	-	5	5	-	-	-
	Personal	5,954	954	6,908	5,531	920	6,451	5,342	829	6,170
	Others	-	229	229	-	1,615	1,615	-	1,638	1,638
	Total	5,971	119,189	125,161	5,551	114,352	119,903	5,362	121,322	126,683
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		1,851	-	1,851	1,690	-	1,690	1,604	-	1,604
Others		-	-	-	-	-	-	-	-	-
Total		1,851	-	1,851	1,690	-	1,690	1,604	-	1,604
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	106	-	106	93	-	93	84	-	84
	Others	-	-	-	-	-	-	-	-	-
	Total	106	-	106	93	-	93	84	-	84
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	1,200	1,200	-	975	975	-	900	900
NBFCs & Fin Aux.		-	228	228	-	89	89	-	89	89
Private Sector		5	27,272	27,277	15	26,977	26,992	21	31,567	31,589
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		752	208	960	635	209	844	582	263	844
Others		-	-	-	-	-	-	-	-	-
Total		758	28,907	29,665	650	28,250	28,900	603	32,819	33,422

9.10 Province/Region wise Advances by borrowers  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,289	-	1,289	1,236	-	1,236	1,216	-	1,216
	Others	-	-	-	-	-	-	-	-	-
	Total	1,289	-	1,289	1,236	-	1,236	1,216	-	1,216
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	68	-	68	67	-	67	64	-	64
	Others	-	-	-	-	-	-	-	-	-
	Total	68	-	68	67	-	67	64	-	64

## 9.11 Advances Classified by Size of Accounts

### Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	245	492	476	489	270	473
5,000 to 10,000	369	2,468	306	2,119	309	2,141
10,000 to 20,000	1,905	29,058	1,903	29,080	1,895	28,961
20,000 to 25,000	2,087	44,894	2,066	44,441	2,038	43,833
25,000 to 30,000	616	16,736	600	16,300	611	16,624
30,000 to 40,000	2,038	69,069	2,003	67,845	1,994	67,543
40,000 to 50,000	2,882	124,101	2,860	122,766	2,837	121,751
50,000 to 60,000	2,500	136,412	2,429	132,480	2,414	131,746
60,000 to 70,000	4,442	270,214	4,330	263,372	4,298	261,368
70,000 to 80,000	1,269	94,368	1,230	91,467	1,259	93,731
80,000 to 90,000	1,239	104,124	1,214	102,034	1,155	97,243
90,000 to 100,000	1,152	108,773	1,108	104,707	1,097	103,596
100,000 to 200,000	4,785	652,257	4,410	596,854	4,290	580,344
200,000 to 300,000	1,825	445,810	1,559	378,706	1,386	337,587
300,000 to 400,000	1,097	382,336	1,011	353,584	959	334,888
400,000 to 500,000	961	428,487	814	361,784	764	342,445
500,000 to 600,000	584	320,334	514	282,336	506	279,622
600,000 to 700,000	560	362,903	524	340,062	488	319,947
700,000 to 800,000	566	424,189	478	357,335	428	324,406
800,000 to 900,000	528	448,236	440	373,525	408	348,490
900,000 to 1,000,000	447	423,477	365	346,491	367	352,526
1,000,000 to 2,000,000	2,579	3,772,620	2,432	3,594,775	2,336	3,500,406
2,000,000 to 3,000,000	1,279	3,082,696	1,240	3,035,930	1,172	2,937,059
3,000,000 to 4,000,000	627	2,173,211	633	2,203,309	598	2,160,385
4,000,000 to 5,000,000	420	1,881,398	406	1,825,803	373	1,730,973
5,000,000 to 6,000,000	297	1,644,776	309	1,693,400	302	1,698,344
6,000,000 to 7,000,000	114	741,660	120	779,759	110	779,651
7,000,000 to 8,000,000	90	679,190	97	729,442	92	727,918
8,000,000 to 9,000,000	93	791,473	108	915,544	102	905,961
9,000,000 to 10,000,000	133	1,277,098	146	1,415,529	97	942,821
10,000,000 to 100,000,000	618	22,129,947	710	24,421,634	661	24,251,551
100,000,000 & Over	420	124,295,137	400	115,392,016	414	127,414,283
<b>Total</b>	<b>38,767</b>	<b>167,357,944</b>	<b>37,241</b>	<b>160,374,918</b>	<b>36,030</b>	<b>171,238,620</b>

\*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 December, 2023

Size of Account (Rs.)	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5,000	248	460	7	13	15	-	270	473
5,000 to 10,000	297	2,061	12	80	-	-	309	2,141
10,000 to 20,000	1,878	28,717	17	228	-	16	1,895	28,961
20,000 to 25,000	2,022	43,482	16	351	-	-	2,038	43,833
25,000 to 30,000	600	16,297	11	300	-	27	611	16,624
30,000 to 40,000	1,982	67,125	12	418	-	-	1,994	67,543
40,000 to 50,000	2,794	119,808	43	1,900	-	44	2,837	121,751
50,000 to 60,000	2,385	130,098	28	1,541	1	107	2,414	131,746
60,000 to 70,000	4,271	259,643	26	1,662	1	63	4,298	261,368
70,000 to 80,000	1,226	91,166	33	2,492	-	74	1,259	93,731
80,000 to 90,000	1,116	93,759	39	3,319	-	165	1,155	97,243
90,000 to 100,000	1,061	100,234	36	3,362	-	-	1,097	103,596
100,000 to 200,000	4,018	538,877	264	39,378	8	2,090	4,290	580,344
200,000 to 300,000	1,201	290,057	170	42,400	15	5,130	1,386	337,587
300,000 to 400,000	819	285,586	128	44,196	12	5,106	959	334,888
400,000 to 500,000	653	290,531	105	46,947	6	4,967	764	342,445
500,000 to 600,000	415	228,219	84	45,912	7	5,490	506	279,622
600,000 to 700,000	410	266,411	74	47,781	4	5,755	488	319,947
700,000 to 800,000	358	268,085	65	48,731	5	7,591	428	324,406
800,000 to 900,000	345	293,271	59	50,171	4	5,048	408	348,490
900,000 to 1,000,000	310	294,778	50	47,296	7	10,452	367	352,526
1,000,000 to 2,000,000	1,940	2,868,807	291	422,016	105	209,582	2,336	3,500,406
2,000,000 to 3,000,000	1,008	2,468,530	117	281,949	47	186,580	1,172	2,937,059
3,000,000 to 4,000,000	507	1,772,528	58	202,612	33	185,245	598	2,160,385
4,000,000 to 5,000,000	317	1,413,929	26	114,838	30	202,206	373	1,730,973
5,000,000 to 6,000,000	255	1,389,859	14	74,789	33	233,696	302	1,698,344
6,000,000 to 7,000,000	86	559,923	7	45,644	17	174,084	110	779,651
7,000,000 to 8,000,000	60	450,625	5	37,250	27	240,043	92	727,918
8,000,000 to 9,000,000	77	652,969	7	57,926	18	195,067	102	905,961
9,000,000 to 10,000,000	74	704,864	2	18,525	21	219,432	97	942,821
10,000,000 to 100,000,000	133	2,083,448	11	145,821	517	22,022,282	661	24,251,551
100,000,000 & Over	-	-	-	-	414	127,414,283	414	127,414,283
<b>Total</b>	<b>32,866</b>	<b>18,074,149</b>	<b>1,817</b>	<b>1,829,846</b>	<b>1,347</b>	<b>151,334,625</b>	<b>36,030</b>	<b>171,238,620</b>

\*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	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,026,193,891	1,193,206,471	1,077,810,025	2,180,068,727	2,265,507,355	2,224,572,361	1,948,994,688	2,145,374,700	2,003,056,560
1) Treasury Bills	591,688,751	612,108,323	597,961,825	1,643,911,238	1,719,235,655	1,667,868,739	825,642,219	994,391,500	829,755,321
2) Pakistan Investment Bonds (PIBs)	434,505,140	581,098,148	479,848,200	536,157,489	546,271,700	556,703,622	1,123,352,469	1,150,983,200	1,173,301,239
a. Fixed Rate	102,970,415	242,597,548	140,442,121	132,475,047	134,598,300	132,258,163	286,288,736	293,279,600	294,233,860
b. Floating Rate	331,534,725	338,500,600	339,406,079	403,682,442	411,673,400	424,445,459	837,063,732	857,703,600	879,067,379
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	20,290,758	26,581,260	49,680,823	17,918,126	28,670,489	58,674,549	16,130,025	26,986,478	17,152,550
1) Quoted On The Stock Exchange	15,134,842	14,474,314	43,887,696	11,909,306	11,580,113	51,736,694	10,336,133	10,111,029	11,590,802
of which:									
Financial Institutions	1,913,743	1,427,209	1,787,424	1,597,300	1,104,463	1,431,514	1,190,729	1,114,318	1,174,275
NFPSEs	771,651	314,352	628,052	544,980	170,658	463,587	708,758	173,608	816,943
Private Sector	7,576,757	5,650,176	7,356,640	4,760,685	2,892,371	5,497,340	4,201,975	2,459,030	5,192,864
2) Unquoted On The Stock Exchange	5,155,916	12,106,946	5,793,127	6,008,820	17,090,376	6,937,855	5,793,893	16,875,449	5,561,748
of which:									
Financial Institutions	1,444,607	8,398,118	2,532,241	1,551,236	12,635,273	2,675,338	3,370,972	14,455,009	3,328,116
NFPSEs	150,000	150,000	100,000	150,000	150,000	100,000	200,000	200,000	100,000
Private Sector	3,561,309	3,558,828	3,160,886	4,307,584	4,305,103	4,162,517	2,222,921	2,220,440	2,133,632
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,119	6,366	6,366	37,953	6,366	6,366	37,953
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	25,570,750	25,714,246	27,449,881	23,817,333	23,834,020	25,757,495	23,703,673	23,687,092	26,058,107
IX. MUTUAL FUNDS	686,852	714,828	889,608	670,936	725,482	873,589	670,571	727,382	661,288
X. OTHERS	92,545	100,000	92,545	213,004	213,004	213,004	-	-	-
XI. Islamic Banking Products - Investments	9,534,701	9,598,383	9,771,272	10,846,360	10,839,085	11,082,757	15,656,983	15,597,506	16,086,135
a. Government Islamic Securities	-	-	-	-	-	-	6,046,320	6,000,000	6,329,432
1. GOP Ijara Sukuk	-	-	-	-	-	-	6,046,320	6,000,000	6,329,432
a. Variable Rental Rate (VRR)	-	-	-	-	-	-	6,046,320	6,000,000	6,329,432
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	9,418,960	9,482,642	9,655,531	10,371,597	10,364,322	10,607,994	9,610,663	9,597,506	9,756,703
1) Diminishing Musharaka Sukuk	7,243,323	7,243,323	7,427,601	6,694,033	6,684,781	6,894,078	6,003,758	5,992,101	6,142,300
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	598,023	600,000	598,023	601,500	600,000	601,500
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,175,637	2,239,319	2,227,930	3,079,541	3,079,541	3,115,893	3,005,405	3,005,405	3,012,903
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	115,741	115,741	115,741	474,763	474,763	474,763	-	-	-
<b>Total</b>	<b>1,082,398,363</b>	<b>1,255,944,054</b>	<b>1,165,731,273</b>	<b>2,233,563,352</b>	<b>2,329,818,301</b>	<b>2,321,211,708</b>	<b>2,005,184,806</b>	<b>2,212,402,023</b>	<b>2,063,052,594</b>