

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Dec-23	Sep-24 R	Dec-24 P
Assets	2,318,928,248	2,326,980,624	1,926,392,768
I. Currency and Deposits	8,095,456	9,587,871	20,477,027
1. Currency	15,599	13,073	9,750
2. Transferable Deposits	3,642,830	4,630,474	4,899,707
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	4,437,027	4,944,324	15,567,570
II. Securities(other than shares)	2,043,397,549	2,016,301,915	1,603,619,163
1. Short-term	836,788,162	621,377,691	138,413,589
2. Long-term	1,206,609,387	1,394,924,224	1,465,205,574
III. Loans extended (Advances)¹	188,290,243	209,783,692	208,998,199
1. Short-term	45,457,802	72,507,625	68,371,875
A) Money at call	220,000	300,000	1,500,555
B) Reverse Repo	4,919,969	30,281,452	23,431,884
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	40,317,833	41,926,173	43,439,436
2. Long-term	142,832,441	137,276,067	140,626,324
IV. Shares and other equity	17,201,496	18,694,650	21,694,499
1. Quoted	11,579,630	11,041,718	11,480,645
2. Non quoted	5,621,866	7,594,702	8,138,917
3. Investment fund shares	-	58,230	2,074,937
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	51,122,747	60,999,103	60,096,003
1. Trade credit and advances	-	623,046	-
2. Others	51,122,747	60,376,057	60,096,003
A) Dividends receivable resident sector	1,353	524,017	4,690
B) Settlement accounts resident sector	2,184,380	724,458	1,240,666
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	48,937,014	59,127,582	58,850,647
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	10,820,757	11,610,183	11,507,877
1. Produced assets	10,671,058	11,410,659	11,258,768
A) Tangible fixed assets	10,373,731	11,142,044	10,938,072
a) Dwellings	4,381,111	4,282,702	4,270,108
i) Building on freehold land	544,317	442,348	426,009
ii) Building on leasehold land	3,836,794	3,840,354	3,844,099
b) Other buildings and structures	2,421,447	2,482,299	2,485,129
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,384,696	2,445,548	2,448,378
c) Machinery and equipment	2,096,243	2,356,483	2,427,643
i) Transport equipment	1,184,644	1,396,325	1,414,547
ii) Furniture & Fixtures	326,161	299,281	326,437
iii) Office equipment	497,362	545,523	571,133
iv) Other machinery & equipment	88,077	115,355	115,526
d) Other tangible fixed assets n.e.s	1,474,929	2,020,559	1,755,192
B) Intangible fixed assets	297,328	268,615	320,696
a) Computer software	250,591	268,615	320,696
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	46,737	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work-in-progress	-	49,825	99,410

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Dec-23	Sep-24 R	Dec-24 P
Liabilities	2,318,928,248	2,326,980,624	1,926,392,770
I. Deposits²	46,985,885	50,367,498	80,385,909
1. Transferable Deposits	2,913,631	4,730,761	5,773,205
2. Restricted/ compulsory deposits	109,856	80,411	190,582
3. Other deposits	43,962,398	45,556,326	74,422,122
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,088,722,695	2,074,775,085	1,632,545,771
1. Short-term	1,960,124,854	1,836,245,459	1,135,529,689
A) Money at call	43,520,627	65,740,571	90,839,473
B) Repurchase agreements (Repo)	1,828,185,361	1,462,490,490	179,018,435
C) Other short-term borrowings	88,418,865	308,014,397	865,671,781
2. Long-term borrowings	128,597,841	238,529,626	497,016,082
IV. Financial Derivatives	-	-	-
V. Other accounts payable	47,072,110	49,390,016	54,459,123
1. Provision for losses	19,529,513	20,365,906	19,890,811
A) Provision for loan losses-Specific	14,209,225	14,155,049	13,380,407
B) Provision for loan losses-General	3,351,752	5,318,669	5,412,190
C) Provision for other losses	1,968,536	892,188	1,098,214
2. Accumulated Depreciation	1,995,561	2,511,270	2,652,600
3. Other accounts payable to other resident Sectors	25,547,036	26,512,839	31,915,712
A) Dividends payable	-	-	-
B) Settlement accounts	3,612,059	2,690,708	3,629,274
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	21,934,977	23,822,131	28,286,438
a) Suspense account	8,381,908	8,263,246	8,322,765
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	(1,155,622)	(264,792)	(15,370)
d) Accrued wages	700,909	100,723	115,074
e) Accrued rent	-	-	-
f) Accrued taxes	7,356,181	7,381,196	9,186,298
g) Other miscellaneous liability items	6,651,601	8,341,758	10,677,671
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	136,147,555	152,448,026	159,001,967
1. Quoted	-	-	-
2. Non quoted	78,342,968	78,558,408	78,558,408
3. Investment fund shares	-	-	-
4. Retained earnings	9,226,082	21,574,151	22,685,828
5. Current year result	14,442,402	5,581,255	18,356,273
6. General and special reserve	24,139,797	25,821,409	26,178,370
7. Valuation adjustments	9,996,306	20,912,803	13,223,088
IX. Contingencies and Commitments³	176,430,030	172,285,951	121,870,520
1. Guarantees	13,155,124	18,123,030	14,714,160
2. Commitments	162,754,028	153,314,345	103,558,229
A) Letter of Credit	2,545,861	5,091,979	4,628,358
B) Forward government Securities Transactions	-	93,638,122	60,921,159
C) Forward lending	4,959,908	6,940,200	4,850,815
D) Commitments for acquisition of :	30,901	30,618	41,594
i. Fixed assets	822	766	8,189
ii. Intangible assets	30,079	29,852	33,405
E) Other commitments	155,217,358	47,613,426	33,116,303
3. Other contingent liabilities	520,878	848,576	3,598,131

Notes:

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

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

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

8.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	130,477,583	136,763,205	122,486,589
1. Loans and advances	9,647,705	8,524,474	8,110,462
2. Investments	119,316,962	126,432,910	112,280,332
3. Lendings to financial institutions	1,334,711	1,639,743	1,923,454
4. Balances with banks	178,205	166,068	172,331
5. Income from inter-office lending	-	-	-
6. Other	-	10	10
B. Mark-Up/Return/Interest Expensed	122,361,946	129,809,119	105,363,936
1. Deposits	2,294,353	2,919,035	2,769,353
2. Borrowings	120,053,550	126,859,779	102,562,905
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	13,126	29,918	29,667
6. Expense on inter-office borrowing	917	-	-
7. Other	-	387	2,011
I. Net Mark-UP/Return/Interest Income (A - B)	8,115,637	6,954,086	17,122,653
C. Non Mark-UP/Return/Interest Income	(7,361,598)	5,806,274	5,657,415
1. Fee & Commission Income	227,258	230,214	398,196
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	55,990	10,997	41,320
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	19,065	43,759	158,612
v. Investment banking fee	137,099	34,774	27,631
vi. Commission on trade	3,374	-	-
vii. Commission on guarantees	11,730	38,134	42,885
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	-	102,550	127,748
xiv. Other Commission	-	-	-
2. Dividend Income	9,073,035	4,736,592	4,576,728
3. Foreign exchange income	(93,922)	(13,249)	14,082
4. Income from derivatives	-	-	-
5. Gain on securities	1,113,589	731,627	512,049
i. Realised	991,163	631,805	298,641
ii. Unrealised - held for trading	122,426	99,822	213,408
6. Other Income	(17,681,558)	121,090	156,360
i. Rent on property	96,617	104,130	133,079
ii. Gain on sale of fixed assets-net	3,801	1,480	(5,911)
iii. Loss on termination of lease liability against right of use assets	-	-	24,360
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	(17,781,976)	15,480	4,832
II. Total Income (I + C)	754,039	12,760,360	22,780,068

8.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	2,903,434	2,514,102	3,410,322
1. Operating expenses	2,788,409	2,362,168	3,083,090
i. Total compensation expense	1,684,546	1,409,316	1,725,173
ii. Property expense	285,309	302,403	420,209
a. Rent and taxes	12,655	22,546	24,411
b. Insurance	11,332	13,623	15,050
c. Utilities cost	26,374	49,515	41,581
d. Lease rental	-	-	-
e. Fuel expense generators	2,322	2,837	1,264
f. Security (including guards)	12,232	10,833	9,111
g. Repair and maintenance (including janitorial charges)	99,644	87,238	179,448
h. Depreciation on right-of-use assets	66,997	82,325	86,972
i. Depreciation	53,753	33,486	62,372
iii. Information technology expenses	38,769	66,877	91,977
iv. Other operating expenses	779,785	583,572	845,731
2. Workers welfare fund	(80,434)	136,655	288,300
3. Other charges	195,459	15,279	38,933
i. Penalties imposed by State Bank of Pakistan	0	80	110
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	195,459	15,199	38,823
III. Profit before provisions (II - D)	(2,149,394)	10,246,258	19,369,746
E. Provisions / (reversals) and write offs - net	1,737,080	(10,585)	(495,582)
1. (Reversals) / provisions against balance with Banks	50	(104)	1,388
2. (Reversals) / provisions for diminution in value of investments	443,915	(56,208)	274,208
3. (Reversals) / provisions against loans & advances	1,264,581	32,548	(828,261)
4. (Reversals) / provisions against off balance sheet items	4,757	15,760	58,281
5. Reversals against other assets	51,850	(2,581)	(1,198)
6. Recovery of written off / charged off bad debts	(28,073)	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(3,886,474)	10,256,843	19,865,328
G. Taxation	101,389	3,339,554	5,855,278
1. Current	2,797,869	4,221,330	3,251,972
2. Prior	62,429	(5,167)	61,634
3. Deferred	(2,758,909)	(876,609)	2,541,672
V. Profit After Taxation (IV - G)	(3,987,863)	6,917,289	14,010,050
Notes on Human Resources			
Number of Employees*	1,012	990	979
1. Permanent	864	858	857
a. Male	743	731	719
b. Female	121	127	138
2. Contractual	148	132	122
a. Male	128	115	111
b. Female	20	17	11

* 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-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	1	25,000	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	638	45,027,909	831	48,830,345	1,135	78,442,498
1) Less Than Three Months	199	10,074,485	292	10,997,196	383	23,673,796
2) For Three Months and Over but Less Than Six Months	143	6,583,370	111	5,990,528	162	9,513,155
3) For Six Months and Over but Less Than One Year	93	3,957,624	110	5,347,355	152	18,430,922
4) For One Year & Over but Less Than Two Years	190	24,312,191	305	26,350,046	425	26,679,406
5) For Two Years & Over but Less Than Three Years	12	240	11	220	-	-
6) For Three Years & Over but Less Than Four Years	-	-	1	45,000	12	45,220
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	639	45,052,909	831	48,830,345	1,135	78,442,498

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
As on 31st December, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	250	1,341,887	124	991,066	197	708,573	564	75,400,972	1,135	78,442,498
1) Less Than Three Months	133	467,495	37	138,764	77	271,676	136	22,795,861	383	23,673,796
2) For Three Months and Over but Less Than Six Months	25	58,546	12	72,996	12	12,950	113	9,368,663	162	9,513,155
3) For Six Months and Over but Less Than One Year	33	245,768	19	596,482	10	127,277	90	17,461,395	152	18,430,922
4) For One Year & Over but Less Than Two Years	49	569,878	55	182,804	98	296,670	223	25,630,054	425	26,679,406
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	10	200	1	20	-	-	1	45,000	12	45,220
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	100,000	1	100,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	250	1,341,887	124	991,066	197	708,573	564	75,400,972	1,135	78,442,498

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	1,340,746	1,779,066	-	-	-	-
1) Official	1,340,746	1,779,066	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	43,712,163	47,051,279	-	-	-	-
I. GOVERNMENT	14,578,542	19,370,714	-	-	-	-
A. Federal Government	13,738,174	18,832,039	-	-	-	-
B. Provincial Governments	840,368	538,675	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	6,536,669	4,150,000	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	500,000	-	-	-	-	-
Transport, storage and communications	5,200,000	3,650,000	-	-	-	-
Manufacturing	836,669	500,000	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	2,208,669	1,715,997	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	1,399,200	102,973	-	-	-	-
Stock Exchange & Brokerage Houses	679,469	717,966	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	130,000	895,058	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	15,841,700	16,336,665	-	-	-	-
A. Agriculture, forestry and fishing	238,730	-	-	-	-	-
1. Crop and animal production, hunting and related service activities	238,730	-	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	109,220	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	5,275,986	4,970,412	-	-	-	-
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	4,775,986	4,970,412	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	5,400,838	4,718,602	-	-	-	-
10 - Manufacture of food products	841,634	648,000	-	-	-	-
11 - Manufacture of beverages	707,247	100,600	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	716,193	892,087	-	-	-	-
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	546,169	742,087	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	170,024	150,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
1,893,095	-	-	-	-	-	-	-	1,893,095	1,893,095
1,893,095	-	-	-	-	-	-	-	1,893,095	1,893,095
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
31,293,855	18,430,922	26,679,406	-	45,220	-	100,000	-	76,549,403	76,549,403
514,389	2,700,000	15,301,395	-	-	-	-	-	18,515,784	18,515,784
-	2,700,000	15,301,395	-	-	-	-	-	18,001,395	18,001,395
514,389	-	-	-	-	-	-	-	514,389	514,389
-	-	-	-	-	-	-	-	-	-
12,000,000	150,000	4,515,000	-	-	-	-	-	16,665,000	16,665,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
12,000,000	-	-	-	-	-	-	-	12,000,000	12,000,000
-	150,000	4,015,000	-	-	-	-	-	4,165,000	4,165,000
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,106,000	12,230,710	1,440,316	-	45,000	-	-	-	14,822,026	14,822,026
-	11,700,000	-	-	-	-	-	-	11,700,000	11,700,000
-	500,000	-	-	-	-	-	-	500,000	500,000
1,000,000	30,710	73,500	-	-	-	-	-	1,104,210	1,104,210
-	-	717,966	-	-	-	-	-	717,966	717,966
-	-	-	-	-	-	-	-	-	-
106,000	-	648,850	-	45,000	-	-	-	799,850	799,850
13,015,619	1,675,811	3,938,187	-	-	-	100,000	-	18,729,617	18,729,617
25,000	-	-	-	-	-	-	-	25,000	25,000
25,000	-	-	-	-	-	-	-	25,000	25,000
25,000	-	-	-	-	-	-	-	25,000	25,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,970,412	-	-	-	-	-	-	-	4,970,412	4,970,412
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,970,412	-	-	-	-	-	-	-	4,970,412	4,970,412
-	-	-	-	-	-	-	-	-	-
3,405,791	932,036	1,810,602	-	-	-	100,000	-	6,248,428	6,248,428
225,200	23,000	100,000	-	-	-	-	-	348,200	348,200
1,100,600	-	-	-	-	-	-	-	1,100,600	1,100,600
-	-	-	-	-	-	-	-	-	-
415,825	404,247	40,000	-	-	-	100,000	-	960,071	960,071
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
415,825	404,247	40,000	-	-	-	-	-	860,071	860,071
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	100,000	-	100,000	100,000
-	-	-	-	-	-	-	-	-	-
25,576	-	-	-	-	-	-	-	25,576	25,576

9.4 Deposits Distributed by Category

Development

	Dec-23	Sep-24	Dec-24 P			
Category of Deposit Holder	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	222,191	376,801	-	-	-	-
Printing and other service activities related to printing	28,742	129,454	-	-	-	-
Reproduction of recorded media	193,449	247,347	-	-	-	-
19 - Manufacture of coke and refined petroleum products	25,500	18,000	-	-	-	-
20 - Manufacture of chemicals and chemical products	532,202	1,074,999	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	299,170	299,724	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	150,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	75,000	50,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	630,782	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	22,702	25,167	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	358,998	452,442	-	-	-	-
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	2,521,275	3,683,044	-	-	-	-
Electric power generation, transmission and distribution	2,521,275	1,293,430	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	1,900,000	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	21,275	17,562	-	-	-	-
f) Other	600,000	1,275,868	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	2,389,614	-	-	-	-
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 Deposits Distributed by Category

Development

	Dec-23	Sep-24	Dec-24 P			
Category of Deposit Holder	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	120,000	140,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	120,000	140,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	374,000	374,000	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	374,000	374,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	-	35,000	-	-	-	-
55 - Accommodation	-	35,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	581,841	416,076	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	321,638	139,773	-	-	-	-
62 - Computer programming, consultancy and related activities	106,962	90,000	-	-	-	-
63 - Information service activities	153,241	186,303	-	-	-	-
K. Real estate activities	1,402	17,054	-	-	-	-
L. Professional, scientific and technical activities	199,329	232,072	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	139,329	144,475	-	-	-	-
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	60,000	87,597	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	275,000	235,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	275,000	235,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	721,378	1,465,404	-	-	-	-
O. Human health and social work activities	130,000	50,000	-	-	-	-
86 - Human health activities	130,000	50,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	1,921	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,730,787	2,333,317	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,402,853	1,899,343	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	327,934	433,974	-	-	-	-
VI. PERSONAL	2,815,297	3,144,086	-	-	-	-
A. Salaried persons	1,399,195	1,487,525	-	-	-	-
B. Self employed	478,333	616,865	-	-	-	-
C. Other Personal	937,769	1,039,696	-	-	-	-
VII. OTHER	500	500	-	-	-	-
Total	45,052,909	48,830,345	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
20,000	-	-	-	-	-	-	-	20,000	20,000
-	-	-	-	-	-	-	-	-	-
20,000	-	-	-	-	-	-	-	20,000	20,000
-	-	-	-	-	-	-	-	-	-
27,605	54,500	50,000	-	-	-	-	-	132,105	132,105
16,105	42,000	50,000	-	-	-	-	-	108,105	108,105
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
11,500	12,500	-	-	-	-	-	-	24,000	24,000
-	-	-	-	-	-	-	-	-	-
2,000	-	-	-	-	-	-	-	2,000	2,000
2,000	-	-	-	-	-	-	-	2,000	2,000
-	-	-	-	-	-	-	-	-	-
140,106	75,000	205,855	-	-	-	-	-	420,961	420,961
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
125,106	-	19,552	-	-	-	-	-	144,658	144,658
15,000	75,000	-	-	-	-	-	-	90,000	90,000
-	-	186,303	-	-	-	-	-	186,303	186,303
5,369	15,520	-	-	-	-	-	-	20,889	20,889
131,543	-	108,739	-	-	-	-	-	240,282	240,282
-	-	-	-	-	-	-	-	-	-
30,543	-	108,739	-	-	-	-	-	139,282	139,282
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
101,000	-	-	-	-	-	-	-	101,000	101,000
-	-	-	-	-	-	-	-	-	-
53,250	-	-	-	-	-	-	-	53,250	53,250
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
53,250	-	-	-	-	-	-	-	53,250	53,250
-	-	-	-	-	-	-	-	-	-
170,998	23,828	1,762,991	-	-	-	-	-	1,957,817	1,957,817
-	59,748	-	-	-	-	-	-	59,748	59,748
-	59,748	-	-	-	-	-	-	59,748	59,748
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,735,420	704,874	434,656	-	-	-	-	-	2,874,950	2,874,950
1,351,839	704,874	409,921	-	-	-	-	-	2,466,634	2,466,634
-	-	-	-	-	-	-	-	-	-
383,581	-	24,735	-	-	-	-	-	408,316	408,316
1,022,427	969,527	1,049,352	-	220	-	-	-	3,041,526	3,041,526
586,181	595,882	286,420	-	220	-	-	-	1,468,703	1,468,703
108,972	358,089	95,561	-	-	-	-	-	562,622	562,622
327,274	15,556	667,371	-	-	-	-	-	1,010,201	1,010,201
-	-	-	-	-	-	-	-	-	-
1,900,000	-	500	-	-	-	-	-	1,900,500	1,900,500
33,186,950	18,430,922	26,679,406	-	45,220	-	100,000	-	78,442,498	78,442,498

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	7	1,893,095	7	1,893,095
1) Official	-	-	-	-	-	-	7	1,893,095	7	1,893,095
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	250	1,341,887	124	991,066	197	708,573	557	73,507,877	1,128	76,549,403
I. GOVERNMENT	-	-	-	-	-	-	38	18,515,784	38	18,515,784
A. Federal Government	-	-	-	-	-	-	32	18,001,395	32	18,001,395
B. Provincial Governments	-	-	-	-	-	-	6	514,389	6	514,389
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	31	16,665,000	31	16,665,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	2	12,000,000	2	12,000,000
Transport, storage and communications	-	-	-	-	-	-	25	4,165,000	25	4,165,000
Manufacturing	-	-	-	-	-	-	4	500,000	4	500,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	63	14,822,026	63	14,822,026
Mutual Funds and AMCs	-	-	-	-	-	-	36	11,700,000	36	11,700,000
Insurance & Pension Funds	-	-	-	-	-	-	2	500,000	2	500,000
MFIs and DFIs	-	-	-	-	-	-	14	1,104,210	14	1,104,210
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	717,966	2	717,966
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	9	799,850	9	799,850
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	303	18,729,617	303	18,729,617
A. Agriculture, forestry and fishing	-	-	-	-	-	-	1	25,000	1	25,000
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	1	25,000	1	25,000
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	1	25,000	1	25,000
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	4	4,970,412	4	4,970,412
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	4	4,970,412	4	4,970,412
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	169	6,248,428	169	6,248,428
10 - Manufacture of food products	-	-	-	-	-	-	20	348,200	20	348,200
11 - Manufacture of beverages	-	-	-	-	-	-	4	1,100,600	4	1,100,600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	39	960,071	39	960,071
Preparation and spinning of textile fibres	-	-	-	-	-	-	1	-	1	-
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	37	860,071	37	860,071
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	1	100,000	1	100,000
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	1	25,576	1	25,576

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like,	-	-	-	-	-	-	-	-	-	-
saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	1	25,576	1	25,576
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	1	25,576	1	25,576
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	-	-	-	-	-	-	42	442,403	42	442,403
Printing and other service activities related to printing	-	-	-	-	-	-	27	147,062	27	147,062
Reproduction of recorded media	-	-	-	-	-	-	15	295,341	15	295,341
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	1	18,000	1	18,000
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	13	1,629,630	13	1,629,630
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	8	393,768	8	393,768
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	4	100,000	4	100,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	2	100,000	2	100,000
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	5	632,147	5	632,147
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	6	25,455	6	25,455
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	24	472,578	24	472,578
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-
32. Other manufacturing	-	-	-	-	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	16	4,578,724	16	4,578,724
Electric power generation, transmission and distribution	-	-	-	-	-	-	9	1,996,028	9	1,996,028
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	3	23,550	3	23,550
f) Other	-	-	-	-	-	-	6	1,972,478	6	1,972,478
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	7	2,582,696	7	2,582,696
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and	-	-	-	-	-	-	-	-	-	-
remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities;	-	-	-	-	-	-	-	-	-	-
materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-	-	-	-
services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	-	-	3	20,000	3	20,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	3	20,000	3	20,000
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	26	132,105	26	132,105
49 - Land transport and transport via pipelines	-	-	-	-	-	-	3	108,105	3	108,105
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	23	24,000	23	24,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	4	2,000	4	2,000
55 - Accommodation	-	-	-	-	-	-	4	2,000	4	2,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	6	420,961	6	420,961
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	2	144,658	2	144,658
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	3	90,000	3	90,000
63 - Information service activities	-	-	-	-	-	-	1	186,303	1	186,303
K. Real estate activities	-	-	-	-	-	-	5	20,889	5	20,889
L. Professional, scientific and technical activities	-	-	-	-	-	-	16	240,282	16	240,282
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	13	139,282	13	139,282
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	3	101,000	3	101,000
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	2	53,250	2	53,250
77 - Rental and leasing activities	-	-	-	-	-	-	1	-	1	-
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	1	53,250	1	53,250
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	48	1,957,817	48	1,957,817
O. Human health and social work activities	-	-	-	-	-	-	3	59,748	3	59,748
86 - Human health activities	-	-	-	-	-	-	3	59,748	3	59,748
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	120	2,874,950	120	2,874,950
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	99	2,466,634	99	2,466,634
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	21	408,316	21	408,316
VI. PERSONAL	250	1,341,887	124	991,066	197	708,573	-	-	571	3,041,526
A. Salaried persons	180	745,488	67	473,321	89	249,894	-	-	336	1,468,703
B. Self employed	4	100,000	8	312,812	10	149,810	-	-	22	562,622
C. Other Personal	66	496,399	49	204,933	98	308,869	-	-	213	1,010,201
VII. OTHER	-	-	-	-	-	-	2	1,900,500	2	1,900,500
Total	250	1,341,887	124	991,066	197	708,573	564	75,400,972	1,135	78,442,498

* 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-23			Sep-24 R			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,341	1,341	-	1,779	1,779	-	1,893	1,893
	Govt.	-	14,579	14,579	-	19,371	19,371	-	18,516	18,516
	NFPSEs	-	6,537	6,537	-	4,150	4,150	-	16,665	16,665
	NBFCs & Fin Aux.	-	2,209	2,209	-	1,716	1,716	-	14,822	14,822
	Private Sector	-	15,842	15,842	-	16,337	16,337	-	18,730	18,730
	Trust Fund	-	1,731	1,731	-	2,333	2,333	-	2,875	2,875
	Personal	-	2,815	2,815	-	3,144	3,144	-	3,042	3,042
	Others	-	1	1	-	1	1	-	1,901	1,901
	Total	-	45,053	45,053	-	48,830	48,830	-	78,442	78,442
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-
Sindh		Foreign	-	1,341	1,341	-	5,068	5,068	-	1,893
	Govt.	-	11,524	11,524	-	13,719	13,719	-	15,496	15,496
	NFPSEs	-	6,537	6,537	-	1,924	1,924	-	16,665	16,665
	NBFCs & Fin Aux.	-	2,209	2,209	-	2,936	2,936	-	14,173	14,173
	Private Sector	-	15,107	15,107	-	13,944	13,944	-	17,112	17,112
	Trust Fund	-	1,484	1,484	-	1,769	1,769	-	2,590	2,590
	Personal	-	2,815	2,815	-	3,077	3,077	-	3,042	3,042
	Others	-	1	1	-	1	1	-	1	1
	Total	-	41,017	41,017	-	42,438	42,438	-	70,971	70,971
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	3,055	3,055	-	4,663	4,663	-	3,020	3,020
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	738	738	-	649	649
Private Sector		-	734	734	-	600	600	-	1,618	1,618
Trust Fund		-	246	246	-	392	392	-	285	285
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	1,900	1,900
Total		-	4,036	4,036	-	6,393	6,393	-	7,472	7,472

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

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

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	17	1,136	86	270	121	1,506
100,000 to 200,000	10	1,107	14	1,646	23	3,107
200,000 to 300,000	11	2,854	16	3,806	31	7,439
300,000 to 400,000	7	2,545	9	2,970	18	6,065
400,000 to 500,000	2	856	8	3,547	37	18,290
500,000 to 600,000	21	11,061	35	17,847	31	16,378
600,000 to 700,000	6	3,957	15	9,249	17	10,889
700,000 to 800,000	8	6,006	11	8,126	11	7,990
800,000 to 900,000	5	4,258	10	9,130	5	4,328
900,000 to 1,000,000	24	23,384	2	1,913	45	44,912
1,000,000 to 2,000,000	61	88,243	40	51,808	154	206,339
2,000,000 to 3,000,000	43	107,037	33	79,764	117	272,061
3,000,000 to 4,000,000	21	73,103	21	71,173	53	182,279
4,000,000 to 5,000,000	18	82,606	12	54,151	24	109,753
5,000,000 to 6,000,000	28	149,546	28	146,729	29	153,668
6,000,000 to 7,000,000	10	64,326	14	89,230	21	132,220
7,000,000 to 8,000,000	13	97,286	16	118,649	33	247,787
8,000,000 to 9,000,000	7	60,634	162	507,754	9	75,450
9,000,000 to 10,000,000	19	184,198	38	835,356	9	89,006
10,000,000 to 100,000,000	191	5,567,000	176	6,392,057	234	7,333,969
100,000,000 & Over	117	38,521,767	85	40,425,170	113	69,519,061
Total	639	45,052,909	831	48,830,345	1,135	78,442,498

*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, 2024

Type of Account	(Thousand Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	16	720	3	170	8	616	94	-	121	1,506
100,000 to 200,000	12	1,523	1	150	5	684	5	750	23	3,107
200,000 to 300,000	13	3,054	14	3,436	2	534	2	415	31	7,439
300,000 to 400,000	10	3,366	1	300	5	1,703	2	696	18	6,065
400,000 to 500,000	10	4,950	4	1,901	19	9,457	4	1,982	37	18,290
500,000 to 600,000	17	8,991	3	1,592	9	4,695	2	1,100	31	16,378
600,000 to 700,000	8	4,996	3	2,025	5	3,268	1	600	17	10,889
700,000 to 800,000	1	716	3	2,260	1	755	6	4,259	11	7,990
800,000 to 900,000	2	1,745	-	-	1	800	2	1,783	5	4,328
900,000 to 1,000,000	4	4,000	2	1,975	15	14,937	24	24,000	45	44,912
1,000,000 to 2,000,000	42	61,585	24	30,896	41	55,061	47	58,797	154	206,339
2,000,000 to 3,000,000	35	83,269	27	59,406	35	81,785	20	47,601	117	272,061
3,000,000 to 4,000,000	21	74,306	12	41,197	10	32,709	10	34,067	53	182,279
4,000,000 to 5,000,000	7	31,205	1	4,000	7	30,995	9	43,553	24	109,753
5,000,000 to 6,000,000	6	32,666	5	25,843	3	17,400	15	77,759	29	153,668
6,000,000 to 7,000,000	8	51,036	-	-	3	18,843	10	62,341	21	132,220
7,000,000 to 8,000,000	8	61,899	8	59,679	4	30,755	13	95,454	33	247,787
8,000,000 to 9,000,000	2	16,910	2	16,850	2	17,094	3	24,596	9	75,450
9,000,000 to 10,000,000	2	19,964	2	20,000	3	30,000	2	19,042	9	89,006
10,000,000 to 100,000,000	25	724,986	7	149,270	19	356,482	183	6,103,231	234	7,333,969
100,000,000 & Over	1	150,000	2	570,116	-	-	110	68,798,945	113	69,519,061
Total	250	1,341,887	124	991,066	197	708,573	564	75,400,972	1,135	78,442,498

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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Dec-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	3	224,021	1	7,354	2	12,354
A. Quoted on the Stock Exchange:	1	7,354	1	7,354	2	12,354
1. To Stock Brokers and Dealers:	-	-	-	-	1	5,000
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	1	5,000
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	2	216,667	-	-	-	-
1. 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	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2	216,667	-	-	-	-
III. Merchandise	49	8,526,655	39	6,611,084	25	3,578,675
A. Food Items:	9	2,458,034	10	2,192,465	6	1,035,721
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	3	708,034	3	381,350	2	331,810
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	6	1,750,000	7	1,811,115	4	703,911
(a) Indigenous	6	1,750,000	7	1,811,115	4	703,911
(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	11	1,879,068	5	616,688
1. Cotton Raw:	6	150,267	-	-	-	-
(a) Indigenous	6	150,267	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	2	650,000	2	650,000	-	-
(a) Indigenous	2	650,000	1	400,000	-	-
(b) Imported	-	-	1	250,000	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Dec-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	8	1,439,660	9	1,229,068	5	616,688
(a) Indigenous	4	511,111	6	829,068	4	516,688
(b) Imported	4	928,549	3	400,000	1	100,000
C. Finished/Manufactured Goods:	24	3,828,694	18	2,539,551	14	1,926,266
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	19	2,849,267	16	2,291,576	12	1,681,011
(a) Indigenous	2	314,694	1	499,999	-	-
(b) Imported	17	2,534,573	15	1,791,577	12	1,681,011
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	200,000	1	200,000	1	200,000
12. Other Finished Goods:	4	779,427	1	47,975	1	45,255
(a) Indigenous	3	725,000	-	-	-	-
(b) Imported	1	54,427	1	47,975	1	45,255
IV. Fixed Assets Including Machinery	1,386	100,714,388	1,370	99,403,209	1,388	104,280,760
A. Transport Equipment	341	831,949	310	598,017	316	1,420,893
B. Furniture & Fixtures	3	600,682	3	150,682	-	-
C. Office Equipment	2	36,091	2	31,059	2	29,233
D. Other Machinery & Equipment	1,040	99,245,666	1,055	98,623,451	1,070	102,830,634
V. Real Estate	33,755	39,279,207	32,184	41,783,885	31,656	41,952,753
A. Land	140	12,087,745	169	12,915,043	178	12,889,774
1. Residential	21	459,977	9	489,000	13	527,655
(a) House	21	459,977	8	487,500	11	525,230
(b) Flat	-	-	1	1,500	2	2,425
2. Non-Residential	119	11,627,768	160	12,426,043	165	12,362,119
(a) Commercial	29	254,043	60	571,474	59	968,535
(b) Industrial	19	2,147,489	15	1,651,110	28	2,485,800
(c) Agriculture	44	581,205.04	54	681,358.04	57	6,621,899
(c) Others	27	3,414,182	31	3,389,878	21	2,285,885
B. Buildings:	33,615	27,191,462	32,015	28,868,842	31,478	29,062,978
1. Residential	33,483	19,415,970	31,850	18,237,487	31,280	17,128,137
(a) House	29,212	17,583,214	31,681	18,130,579	31,015	16,300,595
(b) Flat	4,271	1,832,756	169	1,06,908	265	827,542
2. Non-Residential	132	7,775,492	165	10,631,355	198	11,934,841
(a) Commercial	78	6,005,505	72	5,797,961	97	6,250,703
(b) Industrial	12	1,248,908	27	1,399,729	24	1,356,525
(c) Agriculture	41	396,079	-	0	3	185,000
(c) Others	1	125,000	66	3,433,665	74	4,142,613
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	214	20,717,051	231	18,571,323	224	21,323,684
A. Other Secured Advances	173	16,783,865	182	13,834,089	179	15,749,569
1. Receivables	47	53,073	10	3,080,000	9	2,300,000
2. Employees Benefits	-	-	63	85,413.00	65	88,382
3. Others	126	16,730,792	109	10,668,676	105	13,361,187
B. Advances Secured by Guarantee(s)	41	3,933,186	49	4,737,234	45	5,574,115
1. Institutional Guarantee(s)	6	3,905,519	7	4,726,558	5	5,563,564
2. Individual Guarantee(s)	35	27,667	42	10,676	40	10,551
VIII. Unsecured Advances	623	1,777,297	624	830,321	727	2,408,139
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	562	57,313	559	56,479	626	98,125
3. Others	61	1,719,984	65	773,842	101	2,310,014
Total	36,030	171,238,620	34,449	167,207,176	34,022	173,556,365

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st December, 2024

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-	-	-
Financial Instruments:	-	-	1	5,000	1	7,354	2	12,354
A. Quoted on the Stock Exchange:	-	-	1	5,000	1	7,354	2	12,354
1. To Stock Brokers and Dealers:	-	-	1	5,000	-	-	1	5,000
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	1	5,000	-	-	1	5,000
2. To Others:	-	-	-	-	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
III. Merchandise	-	-	-	-	25	3,578,675	25	3,578,675
A. Food Items:	-	-	-	-	6	1,035,721	6	1,035,721
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	2	331,810	2	331,810
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	4	703,911	4	703,911
(a) Indigenous	-	-	-	-	4	703,911	4	703,911
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	5	616,688	5	616,688
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st December, 2024

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	5	616,688	5	616,688
(a) Indigenous	-	-	-	-	4	516,688	4	516,688
(b) Imported	-	-	-	-	1	100,000	1	100,000
C. Finished/Manufactured Goods:	-	-	-	-	14	1,926,266	14	1,926,266
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	12	1,681,011	12	1,681,011
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	12	1,681,011	12	1,681,011
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:	-	-	-	-	1	45,255	1	45,255
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	1	45,255	1	45,255
IV. Fixed Assets Including Machinery	326	732,651	55	99,831	1,007	103,448,278	1,388	104,280,760
A. Transport Equipments	269	442,096	32	56,369	15	922,428	316	1,420,893
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	1	12,000	-	-	1	17,233	2	29,233
D. Other Machinery & Equipments	56	278,555	23	43,462	991	102,508,617	1,070	102,830,634
V. Real Estate	27,305	14,890,226	4,159	3,177,702	192	23,884,825	31,656	41,952,753
A. Land	51	737,927	28	198,376	99	11,953,471	178	12,889,774
1. Residential	1	33,280	8	39,375	4	455,000	13	527,655
(a) House	1	33,280	6	36,950	4	455,000	11	525,230
(b) Flat	-	-	2	2,425	-	-	2	2,425
2. Non-Residential	50	704,647	20	159,001	95	11,498,471	165	12,362,119
(a) Commercial	35	357,397	19	134,001	5	477,137	59	968,535
(b) Industrial	4	60,500	-	-	24	2,425,300	28	2,485,800
(c) Agriculture	10	200,750	1	25,000	46	6,396,149	57	6,621,899
(d) Other	1	86,000	-	-	20	2,199,885	21	2,285,885
B. Buildings:	27,254	14,152,299	4,131	2,979,326	93	11,931,354	31,478	29,062,978
1. Residential	27,190	13,352,418	4,084	2,867,512	6	908,208	31,280	17,128,137
(a) House	26,993	12,714,428	4,016	2,677,960	6	908,208	31,015	16,200,595
(b) Flat	197	637,990	68	189,552	-	-	265	827,542
2. Non-Residential	64	799,881	47	111,814	87	11,023,146	198	11,934,841
(a) Commercial	33	353,025	30	70,986	34	5,826,692	97	6,250,703
(b) Industrial	5	129,718	-	-	19	1,226,807	24	1,356,525
(c) Agriculture	1	30,000	-	-	2	155,000	3	185,000
(d) Other	25	287,138	17	40,828	32	3,814,647	74	4,142,613
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	92	112,215	22	11,525	110	21,199,944	224	21,323,684
A. Other Secured Advances	61	103,865	13	9,324	105	15,636,380	179	15,749,569
1. Receivables	-	-	-	-	9	2,300,000	9	2,300,000
2. Employees Benefits	59	83,807	6	4,575	-	-	65	88,382
3. Others	2	20,058	7	4,749	96	13,336,380	105	13,361,187
B. Advances Secured by Guarantee(s)	31	8,350	9	2,201	5	5,563,564	45	5,574,115
1. Institutional Guarantee(s)	-	-	-	-	5	5,563,564	5	5,563,564
2. Individual Guarantee(s)	31	8,350	9	2,201	-	-	40	10,551
VIII. Unsecured Advances	654	165,801	71	27,554	2	2,214,784	727	2,408,139
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	569	87,914	57	10,211	-	-	626	98,125
3. Others	85	77,887	14	17,343	2	2,214,784	101	2,310,014
Total	28,377	15,900,893	4,308	3,321,611	1,337	154,333,861	34,022	173,556,365

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	36,030	171,238,620	34,449	167,207,176	34,022	173,556,365
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	3,890,741	6	4,098,021	3	3,718,681
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	3,890,741	5	3,820,083	-	-
Manufacturing	-	-	1	277,938	1	562,602
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	9	1,714,008	8	1,464,284	6	1,215,161
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFI and DFIs	1	969,958	1	150,000	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	2	161,623	1	150,000
Other NBFIs	8	744,050	2	570,161	2	570,161
IV. PRIVATE SECTOR (BUSINESS)	1,605	145,911,103	1,658	144,137,376	1,619	149,761,221
A. Agriculture, forestry and fishing	59	2,084,071	61	1,241,535	66	838,296
1. Crop and animal production, hunting and related service activities	59	2,084,071	61	1,241,535	66	838,296
Growing of Wheat, Rice, Sugar Cane & Cotton	21	137,398	21	159,229	25	174,107
Growing of tropical, subtropical, pome and stone fruits & vegetables	9	90,154	6	124,330	7	132,611
Growing of other fruits, vegetables and crops	7	55,249	5	42,000	5	42,000
Raising of livestock and other related activities	14	1,368,636	12	687,531	10	277,725
Other agricultural support activities	8	432,634	17	228,445	19	211,853
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	28	6,377,709	27	1,936,435	25	3,796,750
05 - Mining of coal and lignite	4	4,000,000	3	-	1	2,000,000
06 - Extraction of crude petroleum and natural gas	24	2,377,709	24	1,936,435	24	1,796,750
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,092	97,701,002	1,164	101,068,274	1,156	95,857,476
10 - Manufacture of food products	245	21,605,658	280	25,217,495	271	20,665,789
11 - Manufacture of beverages	1	180,000	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	405	32,273,945	416	31,738,251	421	31,649,232
Preparation and spinning of textile fibres	113	10,678,842	113	9,457,260	112	9,476,457
Weaving of textiles	56	4,907,447	55	4,563,330	54	4,143,412
Finishing of textiles	47	5,269,177	50	6,179,991	51	6,336,198
Manufacture of knitted and crocheted fabrics	3	126,121	4	314,321	4	305,359
Manufacture of made-up textile articles, except apparel	181	10,957,976	188	10,503,047	194	10,680,415
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	5	334,382	6	720,302	6	707,392
14 - Manufacture of wearing apparel	36	4,682,182	44	4,050,029	44	4,263,258
15 - Manufacture of leather and related products	3	74,091	3	558,000	3	552,500

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1	70,000	1	55,000	1	50,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	4,091	2	503,000	2	502,500
a. Leather wear	2	4,091	2	503,000	2	502,500
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	1	2,399	1	1,899	1	1,599
17 - Manufacture of paper and paper products	15	664,680	14	713,461	15	303,781
18 - Printing and reproduction of recorded media	58	639,942	65	754,691	65	766,984
Printing and other service activities related to printing	58	639,942	65	754,691	65	766,984
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	624,375	4	915,625	4	1,358,125
20 - Manufacture of chemicals and chemical products	102	7,641,768	102	6,788,956	103	6,527,298
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	24	4,272,287	29	5,690,148	29	5,356,889
22 - Manufacture of rubber and plastics products	46	5,674,154	40	5,833,251	39	5,611,164
23 - Manufacture of other non-metallic mineral products	23	4,818,622	39	4,252,773	37	4,021,852
24 - Manufacture of basic metals	53	6,893,671	63	7,647,355	59	7,616,158
25 - Manufacture of fabricated metal products, except machinery and equipment	24	1,013,072	20	817,400	22	790,168
26 - Manufacture of computer, electronic and optical products	8	2,628,103	4	1,927,273	6	2,326,250
27 - Manufacture of electrical equipment	20	2,704,961	18	2,518,195	16	2,476,198
28 - Manufacture of machinery and equipment	1	4,500	1	4,000	1	3,750
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	817,250	8	783,206	9	758,129
30 - Manufacture of other transport equipment	3	397,975	2	333,057	2	316,446
31 - Manufacture of furniture	4	30,000	4	30,500	3	20,214
32 - Other manufacturing	4	53,842	4	326,957	3	306,267
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	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	2	8,842	3	306,957	3	306,267
33 - Repair and installation of machinery and equipment	2	3,525	2	2,750	2	2,425
D. Electricity, gas, steam and air conditioning supply	180	23,971,430	167	19,631,838	106	21,775,716
Electric power generation, transmission and distribution	175	22,892,089	165	19,585,531	106	21,775,716
a) Hydal	4	232,000	4	232,000	4	232,000
b) Thermal	21	5,845,604	16	4,838,373	17	3,202,688
c) Coal Based	21	10,566,631	19	9,216,925	16	10,485,850
d) Wind	32	2,302,761	32	2,036,727	32	1,958,504
e) Solar	77	1,077,393	76	1,023,028	18	1,248,306
f) Other	20	2,867,700	18	2,238,478	19	4,648,369
Manufacture of gas; distribution of gaseous fuels through mains	5	1,079,341	2	46,307	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	2	3,082,013	5	5,520,410
36 - Water collection, treatment and supply	-	-	2	3,082,013	5	5,520,410
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	23	1,809,686	24	1,937,580	25	1,869,749
41 - Construction of buildings	7	589,287	5	477,591	5	427,308
42 - Civil engineering	13	1,164,217	16	1,413,390	17	1,398,930
43 - Specialized construction activities	3	56,182	3	46,599	3	43,511

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-23		Sep-24 R		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	68	2,417,465	54	2,489,203	58	2,699,971
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2	231,956	2	221,698	3	215,234
46 - Wholesale trade, except of motor vehicles and motorcycles	23	195,258	16	298,985	16	389,851
47 - Retail trade, except of motor vehicles and motorcycles	43	1,990,251	36	1,968,520	39	2,094,886
H. Transportation and storage	27	1,001,620	24	1,500,020	32	4,276,576
49 - Land transport and transport via pipelines	20	285,642	15	439,450	20	2,377,246
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	2	784,794
52 - Warehousing and support activities for transportation	7	715,978	9	1,060,570	10	1,114,536
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	26	2,455,299	29	2,698,015	30	2,729,015
55 - Accommodation	9	2,385,999	9	2,588,660	10	2,619,375
56 - Food and beverage service activities	17	69,300	20	109,355	20	109,640
J. Information and communication	33	5,096,851	34	5,871,706	39	7,475,873
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4	65,057	5	153,189	5	146,227
60 - Programming and broadcasting activities	2	87,940	2	58,195	2	57,728
61 - Telecommunications	13	4,582,572	14	5,396,650	20	7,031,362
62 - Computer programming, consultancy and related activities	9	255,302	8	176,678	7	165,417
63 - Information service activities	5	105,980	5	86,994	5	75,139
K. Real estate activities	5	897,995	4	367,479	7	788,696
L. Professional, scientific and technical activities	2	22,716	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	10,000	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	1	12,716	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	3	83,153	4	102,361	4	108,117
77 - Rental and leasing activities	1	600	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	1	34,485	1	45,497
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	82,553	2	67,426	2	62,170
N. Education	25	740,243	23	543,018	28	706,570
O. Human health and social work activities	29	1,229,865	35	1,638,503	30	1,275,622
86 - Human health activities	27	629,865	35	1,638,503	30	1,275,622
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	2	600,000	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	5	21,999	5	19,462	7	32,450
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	34,410	18,085,091	32,775	16,838,918	32,392	16,646,518
A. Bank Employees	1,123	1,841,221	1,119	2,002,630	1,227	2,007,306
1) For house building	404	1,390,360	403	1,488,419	411	1,454,762
2) For transport i.e. purchase of car etc.	324	310,903	303	347,109	304	355,609
3) Other purposes	395	139,957	413	167,101	512	196,935
B. Consumer Financing	33,286	16,243,206	31,655	14,835,625	31,164	14,638,548
1) For house building	32,973	16,228,996	31,344	14,821,473	30,794	14,539,314
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	23	333	23	333	82	85,416
5) Personal loans	289	13,628	287	13,569	287	13,569
C) Other	1	664	1	664	1	664
VII. OTHER	1	1,637,677	2	668,577	2	2,214,784
Total	36,030	171,238,620	34,449	167,207,176	34,022	173,556,365

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st December, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	28,377	15,900,893	4,308	3,321,611	1,337	154,333,861	34,022	173,556,365
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	3	3,718,681	3	3,718,681
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	1	562,602	1	562,602
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	6	1,215,161	6	1,215,161
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	1	150,000	1	150,000
Other NBFIs	-	-	-	-	2	570,161	2	570,161
IV. PRIVATE SECTOR (BUSINESS)	176	2,162,231	117	413,756	1,326	147,185,234	1,619	149,761,221
A. Agriculture, forestry and fishing	33	359,062	28	152,253	5	326,981	66	838,296
1. Crop and animal production, hunting and related service activities	33	359,062	28	152,253	5	326,981	66	838,296
Growing of Wheat, Rice, Sugar Cane & Cotton	14	128,476	10	25,175	1	20,456	25	174,107
Growing of tropical, subtropical, pome and stone fruits & vegetables	6	91,361	-	-	1	41,250	7	132,611
Growing of other fruits, vegetables and crops	5	42,000	-	-	-	-	5	42,000
Raising of livestock and other related activities	1	6,000	6	6,450	3	265,275	10	277,725
Other agricultural support activities	7	91,225	12	120,628	-	-	19	211,853
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
2 - Forestry and logging	-	-	-	-	-	-	-	-
3 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	25	3,796,750	25	3,796,750
05 - Mining of coal and lignite	-	-	-	-	1	2,000,000	1	2,000,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	24	1,796,750	24	1,796,750
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	95	1,354,453	34	132,697	1,027	94,370,326	1,156	95,857,476
10 - Manufacture of food products	61	1,001,689	25	111,639	185	19,552,461	271	20,665,789
11 - Manufacture of beverages	-	-	-	-	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1	6,428	-	-	420	31,642,804	421	31,649,232
Preparation and spinning of textile fibres	-	-	-	-	112	9,476,457	112	9,476,457
Weaving of textiles	1	6,428	-	-	53	4,136,984	54	4,143,412
Finishing of textiles	-	-	-	-	51	6,336,198	51	6,336,198
Manufacture of knitted and crocheted fabrics	-	-	-	-	4	305,359	4	305,359
Manufacture of made-up textile articles, except apparel	-	-	-	-	194	10,680,415	194	10,680,415
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	6	707,392	6	707,392
14 - Manufacture of wearing apparel	2	4,463	2	2,925	40	4,255,870	44	4,263,258
15 - Manufacture of leather and related products	-	-	-	-	3	552,500	3	552,500

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st December, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	1	50,000	1	50,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	2	502,500	2	502,500
a. Leather wear	-	-	-	-	2	502,500	2	502,500
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	1,599	-	-	-	-	1	1,599
17 - Manufacture of paper and paper products	3	50,148	-	-	12	253,633	15	303,781
18 - Printing and reproduction of recorded media	17	210,012	5	10,383	43	546,589	65	766,984
Printing and other service activities related to printing	17	210,012	5	10,383	43	546,589	65	766,984
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	4	1,358,125	4	1,358,125
20 - Manufacture of chemicals and chemical products	1	10,000	-	-	102	6,517,298	103	6,527,298
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	28,962	-	-	27	5,327,927	29	5,356,889
22 - Manufacture of rubber and plastics products	2	6,700	-	-	37	5,604,464	39	5,611,164
23 - Manufacture of other non-metallic mineral products	-	-	-	-	37	4,021,852	37	4,021,852
24 - Manufacture of basic metals	1	10,770	-	-	58	7,605,388	59	7,616,158
25 - Manufacture of fabricated metal products, except machinery and equipment	1	3,468	-	-	21	786,700	22	790,168
26 - Manufacture of computer, electronic and optical products	-	-	-	-	6	2,326,250	6	2,326,250
27 - Manufacture of electrical equipment	-	-	-	-	16	2,476,198	16	2,476,198
28 - Manufacture of machinery and equipment	-	-	1	3,750	-	-	1	3,750
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	9	758,129	9	758,129
30 - Manufacture of other transport equipment	-	-	-	-	2	316,446	2	316,446
31 - Manufacture of furniture	3	20,214	-	-	-	-	3	20,214
32 - Other manufacturing	-	-	1	4,000	2	302,267	3	306,267
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	4,000	2	302,267	3	306,267
33 - Repair and installation of machinery and equipment	-	-	-	-	2	2,425	2	2,425
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	106	21,775,716	106	21,775,716
Electric power generation, transmission and distribution	-	-	-	-	106	21,775,716	106	21,775,716
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	17	3,202,688	17	3,202,688
c) Coal Based	-	-	-	-	16	10,485,850	16	10,485,850
d) Wind	-	-	-	-	32	1,958,504	32	1,958,504
e) Solar	-	-	-	-	18	1,248,306	18	1,248,306
f) Other	-	-	-	-	19	4,648,369	19	4,648,369
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	5	5,520,410	5	5,520,410
36 - Water collection, treatment and supply	-	-	-	-	5	5,520,410	5	5,520,410
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	6	75,263	-	-	19	1,794,486	25	1,869,749
41 - Construction of buildings	-	-	-	-	5	427,308	5	427,308
42 - Civil engineering	3	31,752	-	-	14	1,367,178	17	1,398,930
43 - Specialized construction activities	3	43,511	-	-	-	-	3	43,511

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st December, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15	217,726	14	15,054	29	2,467,191	58	2,699,971
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	209	-	-	2	215,025	3	215,234
46 - Wholesale trade, except of motor vehicles and motorcycles	5	30,850	7	7,755	4	351,246	16	389,851
47 - Retail trade, except of motor vehicles and motorcycles	9	186,667	7	7,299	23	1,900,920	39	2,094,886
H. Transportation and storage	11	69,628	1	960	20	4,205,988	32	4,276,576
49 - Land transport and transport via pipelines	7	55,215	-	-	13	2,322,031	20	2,377,246
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	1	960	1	783,834	2	784,794
52 - Warehousing and support activities for transportation	4	14,413	-	-	6	1,100,123	10	1,114,536
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	11	65,890	11	48,250	8	2,614,875	30	2,729,015
55 - Accommodation	-	-	2	4,500	8	2,614,875	10	2,619,375
56 - Food and beverage service activities	11	65,890	9	43,750	-	-	20	109,640
J. Information and communication	2	640	3	4,325	34	7,470,908	39	7,475,873
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	640	-	-	3	145,587	5	146,227
60 - Programming and broadcasting activities	-	-	-	-	2	57,728	2	57,728
61 - Telecommunications	-	-	2	3,700	18	7,027,662	20	7,031,362
62 - Computer programming, consultancy and related activities	-	-	-	-	7	165,417	7	165,417
63 - Information service activities	-	-	1	625	4	74,514	5	75,139
K. Real estate activities	-	-	-	-	7	788,696	7	788,696
L. Professional, scientific and technical activities	-	-	-	-	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	1	450	3	107,667	4	108,117
77 - Rental and leasing activities	-	-	1	450	-	-	1	450
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	1	45,497	1	45,497
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	62,170	2	62,170
N. Education	-	-	10	16,707	18	689,863	28	706,570
O. Human health and social work activities	2	10,697	12	35,585	16	1,229,340	30	1,275,622
86 - Human health activities	2	10,697	12	35,585	16	1,229,340	30	1,275,622
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	3	7,475	3	16,103	7	32,450
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	28,201	13,738,662	4,191	2,907,855	-	-	32,392	16,646,518
A. Bank Employees	1,101	1,778,635	126	228,670	-	-	1,227	2,007,306
1) For house building	369	1,289,635	42	165,127	-	-	411	1,454,762
2) For transport i.e. purchase of car etc.	279	320,427	25	35,182	-	-	304	355,609
3) Other purposes	453	168,573	59	28,362	-	-	512	196,935
B. Consumer Financing	27,099	11,959,363	4,065	2,679,185	-	-	31,164	14,638,548
1) For house building	26,767	11,885,439	4,027	2,653,875	-	-	30,794	14,539,314
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	66	61,087	16	24,329	-	-	82	85,416
5) Personal loans	265	12,588	22	981	-	-	287	13,569
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	2,214,784	2	2,214,784
Total	28,377	15,900,893	4,308	3,321,611	1,337	154,333,861	34,022	173,556,365

* 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-23	Sep-24 R	Dec-24 P
0.00	15,778,478	16,036,277	15,365,619
1.00	-	-	-
2.00	-	-	-
3.00	7,056,438	7,932,793	7,592,842
4.00	10,224,743	9,084,345	8,582,081
5.00	10,320,804	9,580,155	9,218,538
6.00	3,710,048	4,061,175	4,142,270
7.00	3,391,182	3,133,984	3,055,061
8.00	1,253,916	1,251,723	1,181,452
9.00	811,438	617,537	616,538
10.00	569,573	556,849	512,197
11.00	7,012	1,331	1,313
12.00	2,070,686	4,064,134	5,698,985
13.00	1,302,858	1,123,372	4,383,497
14.00	1,872	10,037	20,791,041
15.00	-	-	27,088,288
16.00	62,700	1,097	15,449,292
17.00	211,747	2,608,171	12,298,637
18.00	3,021	9,506,594	18,521,642
19.00	491,325	26,104,129	4,363,045
20.00	264,331	12,443,388	2,535,008
21.00	185,889	19,684,950	7,607,242
22.00	3,778,893	21,930,309	2,895,790
23.00	31,798,690	11,167,260	484,157
24.00	44,653,640	3,231,296	173,573
25.00 & above	33,289,336	3,076,270	998,257
Total	171,238,620	167,207,176	173,556,365

*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, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,068,288	481,694	11,815,637	15,365,619
1.00	-	-	-	-
2.00	-	-	-	-
3.00	6,639	419	7,585,784	7,592,842
4.00	420,736	55,539	8,105,806	8,582,081
5.00	2,560,342	788,978	5,869,218	9,218,538
6.00	1,558,988	252,510	2,330,772	4,142,270
7.00	2,335,973	545,683	173,405	3,055,061
8.00	-	-	1,181,452	1,181,452
9.00	-	-	616,538	616,538
10.00	200,942	33,913	277,342	512,197
11.00	-	1,313	-	1,313
12.00	1,408,408	350,664	3,939,913	5,698,985
13.00	874,348	186,163	3,322,986	4,383,497
14.00	512	-	20,790,529	20,791,041
15.00	43,830	3,620	27,040,838	27,088,288
16.00	958,142	141,480	14,349,670	15,449,292
17.00	341,273	35,047	11,922,317	12,298,637
18.00	308,793	19,255	18,193,594	18,521,642
19.00	183,240	69,591	4,110,214	4,363,045
20.00	408,748	93,284	2,032,976	2,535,008
21.00	153,372	26,533	7,427,337	7,607,242
22.00	226,392	30,277	2,639,121	2,895,790
23.00	152,713	30,436	301,008	484,157
24.00	136,068	31,347	6,158	173,573
25.00 & above	553,146	143,866	301,245	998,257
Total	15,900,893	3,321,611	154,333,861	173,556,365

*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-23			Sep-24 R			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,891	3,891	-	4,098	4,098	-	3,719	3,719
	NBFCs & Fin Aux.	-	1,714	1,714	-	1,464	1,464	-	1,215	1,215
	Private Sector	104	145,807	145,911	-	144,137	144,137	-	149,761	149,761
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,994	1,091	18,085	469	16,370	16,839	466	16,181	16,647
	Others	-	1,638	1,638	-	669	669	-	2,215	2,215
	Total	17,098	154,141	171,239	469	166,738	167,207	466	173,091	173,556
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	63	-	63	-	64	64	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,103	-	8,103	-	7,424	7,424	-	7,414	7,414
	Others	-	-	-	-	-	-	-	-	-
	Total	8,165	-	8,165	-	7,488	7,488	-	7,414	7,414
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,991	2,991	-	3,273	3,273	-	2,817	2,817
	NBFCs & Fin Aux.	-	1,625	1,625	-	1,464	1,464	-	1,215	1,215
	Private Sector	20	114,239	114,259	-	111,569	111,569	-	113,245	113,245
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	5,342	829	6,170	55	5,758	5,813	54	5,599	5,653
	Others	-	1,638	1,638	-	669	669	-	2,215	2,215
	Total	5,362	121,322	126,683	55	122,733	122,788	54	125,091	125,145
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,604	-	1,604	187	1,280	1,466	187	1,266	1,453
	Others	-	-	-	-	-	-	-	-	-
	Total	1,604	-	1,604	187	1,280	1,466	187	1,266	1,453
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	84	-	84	-	71	71	-	68	68
	Others	-	-	-	-	-	-	-	-	-
	Total	84	-	84	-	71	71	-	68	68
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	900	900	-	825	825	-	902	902
	NBFCs & Fin Aux.	-	89	89	-	-	-	-	-	-
	Private Sector	21	31,567	31,589	-	32,504	32,504	-	36,516	36,516
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	582	263	844	-	885	885	-	890	890
	Others	-	-	-	-	-	-	-	-	-
	Total	603	32,819	33,422	-	34,214	34,214	-	38,308	38,308

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-23			Sep-24 R			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,216	-	1,216	227	898	1,126	225	889	1,113
	Others	-	-	-	-	-	-	-	-	-
Total	1,216	-	1,216	227	898	1,126	225	889	1,113	
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	64	-	64	-	54	54	-	54	54
	Others	-	-	-	-	-	-	-	-	-
Total	64	-	64	-	54	54	-	54	54	

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	270	473	289	492	248	451
5,000 to 10,000	309	2,141	303	2,096	307	2,131
10,000 to 20,000	1,895	28,961	1,887	28,900	1,855	28,381
20,000 to 25,000	2,038	43,833	2,028	43,643	1,996	42,961
25,000 to 30,000	611	16,624	580	15,768	572	15,554
30,000 to 40,000	1,994	67,543	1,985	67,239	1,947	65,995
40,000 to 50,000	2,837	121,751	2,789	119,824	2,764	118,756
50,000 to 60,000	2,414	131,746	2,382	129,937	2,354	128,447
60,000 to 70,000	4,298	261,368	4,252	258,532	4,220	256,464
70,000 to 80,000	1,259	93,731	1,186	88,409	1,139	84,831
80,000 to 90,000	1,155	97,243	1,090	91,816	1,100	92,667
90,000 to 100,000	1,097	103,596	1,055	99,604	1,034	97,753
100,000 to 200,000	4,290	580,344	3,979	533,667	3,913	525,971
200,000 to 300,000	1,386	337,587	1,233	298,099	1,221	296,519
300,000 to 400,000	959	334,888	809	282,129	790	275,067
400,000 to 500,000	764	342,445	648	291,094	606	271,847
500,000 to 600,000	506	279,622	442	244,832	467	259,308
600,000 to 700,000	488	319,947	430	282,033	459	298,820
700,000 to 800,000	428	324,406	435	326,835	373	281,253
800,000 to 900,000	408	348,490	360	307,227	354	304,195
900,000 to 1,000,000	367	352,526	313	299,957	303	289,784
1,000,000 to 2,000,000	2,336	3,500,406	2,188	3,262,517	2,158	3,204,800
2,000,000 to 3,000,000	1,172	2,937,059	1,066	2,672,629	1,040	2,598,677
3,000,000 to 4,000,000	598	2,160,385	576	3,229,637	573	2,021,028
4,000,000 to 5,000,000	373	1,730,973	403	1,882,515	408	1,930,270
5,000,000 to 6,000,000	302	1,698,344	235	1,334,730	228	1,268,408
6,000,000 to 7,000,000	110	779,651	120	844,602	133	932,143
7,000,000 to 8,000,000	92	727,918	118	902,173	102	829,004
8,000,000 to 9,000,000	102	905,961	82	754,002	115	792,225
9,000,000 to 10,000,000	97	942,821	123	1,247,344	125	1,268,602
10,000,000 to 100,000,000	661	24,251,551	642	24,984,286	698	24,390,864
100,000,000 & Over	414	127,414,283	421	122,280,607	420	130,583,186
Total	36,030	171,238,620	34,449	167,207,176	34,022	173,556,365

*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, 2024

(Thousand Rupees)

Size of Account (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	189	367	45	84	14	-	248	451
5,000 to 10,000	271	1,884	35	242	1	5	307	2,131
10,000 to 20,000	1,685	25,827	170	2,538	-	16	1,855	28,381
20,000 to 25,000	1,815	39,040	181	3,921	-	-	1,996	42,961
25,000 to 30,000	501	13,610	71	1,917	-	27	572	15,554
30,000 to 40,000	1,709	58,028	238	7,967	-	-	1,947	65,995
40,000 to 50,000	2,509	107,664	254	10,956	1	136	2,764	118,756
50,000 to 60,000	2,100	114,485	253	13,858	1	104	2,354	128,447
60,000 to 70,000	3,865	234,763	354	21,636	1	65	4,220	256,464
70,000 to 80,000	1,009	74,904	130	9,773	-	154	1,139	84,831
80,000 to 90,000	945	79,565	155	12,935	-	167	1,100	92,667
90,000 to 100,000	899	84,992	135	12,761	-	-	1,034	97,753
100,000 to 200,000	3,373	450,929	530	72,836	10	2,206	3,913	525,971
200,000 to 300,000	1,028	249,176	184	44,727	9	2,616	1,221	296,519
300,000 to 400,000	641	222,381	140	48,003	9	4,684	790	275,067
400,000 to 500,000	492	219,532	107	48,123	7	4,192	606	271,847
500,000 to 600,000	379	208,822	83	46,181	5	4,305	467	259,308
600,000 to 700,000	374	241,234	76	49,305	9	8,282	459	298,820
700,000 to 800,000	295	220,043	73	54,488	5	6,722	373	281,253
800,000 to 900,000	288	244,517	62	52,985	4	6,693	354	304,195
900,000 to 1,000,000	229	218,725	69	65,238	5	5,821	303	289,784
1,000,000 to 2,000,000	1,643	2,396,947	453	666,383	62	141,470	2,158	3,204,800
2,000,000 to 3,000,000	775	1,891,805	232	566,366	33	140,506	1,040	2,598,677
3,000,000 to 4,000,000	433	1,500,680	111	386,648	29	133,700	573	2,021,028
4,000,000 to 5,000,000	274	1,239,699	74	330,349	60	360,222	408	1,930,270
5,000,000 to 6,000,000	171	921,534	25	138,003	32	208,871	228	1,268,408
6,000,000 to 7,000,000	98	656,435	9	57,331	26	218,377	133	932,143
7,000,000 to 8,000,000	67	505,117	14	104,281	21	219,606	102	829,004
8,000,000 to 9,000,000	83	457,176	9	76,984	23	258,065	115	792,225
9,000,000 to 10,000,000	88	847,712	13	123,920	24	296,970	125	1,268,602
10,000,000 to 100,000,000	149	2,373,299	23	290,871	526	21,726,694	698	24,390,864
100,000,000 & Over	-	-	-	-	420	130,583,186	420	130,583,186
Total	28,377	15,900,893	4,308	3,321,611	1,337	154,333,861	34,022	173,556,365

*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-23			Sep-24 R			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,948,994,688	2,145,374,700	2,003,056,560	1,817,630,553	1,956,943,702	1,982,549,441	1,538,468,037	1,417,354,330	1,572,479,467
1) Treasury Bills	825,642,219	994,391,500	829,755,321	525,649,520	633,321,902	614,147,792	132,871,195	140,346,130	134,740,083
2) Pakistan Investment Bonds (PIBs)	1,123,352,469	1,150,983,200	1,173,301,239	1,291,981,033	1,323,621,800	1,368,401,649	1,405,596,842	1,277,008,200	1,437,739,384
a. Fixed Rate	286,288,736	293,279,600	294,233,860	379,488,659	387,974,800	405,133,574	317,585,581	328,676,600	322,893,572
b. Floating Rate	837,063,732	857,703,600	879,067,379	912,492,375	935,647,000	963,268,075	1,088,011,261	948,331,600	1,114,845,812
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	16,130,025	26,986,478	17,152,550	16,652,862	28,282,539	18,387,430	17,662,602	29,113,081	19,598,228
1) Quoted On The Stock Exchange	10,336,133	10,111,029	11,590,802	10,499,928	11,348,050	10,891,020	9,415,368	10,084,291	11,563,073
of which:									
Financial Institutions	1,190,729	1,114,318	1,174,275	1,832,410	1,777,089	1,281,309	1,785,561	1,816,878	1,790,182
NFPSEs	708,758	173,608	816,943	606,423	184,753	690,827	597,909	52,895	1,125,376
Private Sector	4,201,975	2,459,030	5,192,864	4,948,566	3,664,722	5,659,202	3,334,662	2,108,541	4,616,751
2) Unquoted On The Stock Exchange	5,793,893	16,875,449	5,561,748	6,152,933	16,934,489	7,496,410	8,247,233	19,028,789	8,035,155
of which:									
Financial Institutions	3,370,972	14,455,009	3,328,116	3,532,150	14,616,187	5,274,818	5,212,900	16,296,937	5,310,875
NFPSEs	200,000	200,000	100,000	200,000	200,000	100,000	200,000	200,000	100,000
Private Sector	2,222,921	2,220,440	2,133,632	2,420,784	2,118,303	2,121,592	2,834,334	2,531,853	2,624,280
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,953	6,366	6,366	36,589	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	23,703,673	23,687,092	26,058,107	22,870,166	22,871,791	25,483,804	22,084,863	22,091,510	24,067,403
IX. MUTUAL FUNDS	670,571	727,382	661,288	778,911	830,993	778,911	778,911	832,095	778,911
X. OTHERS	-	-	-	-	-	-	384,547	384,547	384,687
XI. Islamic Banking Products - Investments	15,656,983	15,597,506	16,086,135	11,282,614	11,267,254	11,819,763	11,510,130	11,613,288	11,510,714
a. Government Islamic Securities	6,046,320	6,000,000	6,329,432	2,415,360	2,400,000	2,656,510	2,565,000	2,500,000	2,577,327
1. GOP Ijara Sukuk	6,046,320	6,000,000	6,329,432	2,415,360	2,400,000	2,656,510	2,565,000	2,500,000	2,577,327
a. Variable Rental Rate (VRR)	6,046,320	6,000,000	6,329,432	803,360	800,000	881,472	2,565,000	2,500,000	2,577,327
b. Fixed Rental Rate (FRR)	-	-	-	1,612,000	1,600,000	1,775,038	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	9,610,663	9,597,506	9,756,703	8,867,254	8,867,254	9,163,253	8,945,130	9,113,288	8,933,387
1) Diminishing Musharaka Sukuk	6,003,758	5,992,101	6,142,300	5,482,809	5,482,809	5,626,668	5,552,284	5,852,649	5,663,087
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	601,500	600,000	601,500	600,000	600,000	611,953	600,000	600,000	604,922
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	3,005,405	3,005,405	3,012,903	2,784,445	2,784,445	2,924,632	2,792,846	2,660,639	2,665,378
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	2,233,563,352	2,329,818,301	2,321,211,708	1,919,244,885	2,090,127,440	2,020,014,747	1,590,895,456	1,481,395,217	1,628,856,000