

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Jun-23	Mar-24	Jun-24 P
Assets	3,203,542,765	2,321,483,356	2,438,263,386
I. Currency and Deposits	11,447,087	7,974,578	10,161,455
1. Currency	15,422	13,477	13,026
2. Transferable Deposits	3,901,391	3,372,356	5,201,704
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	7,530,274	4,588,745	4,946,725
II. Securities(other than shares)	2,898,710,510	2,037,216,148	2,147,386,747
1. Short-term	2,180,711,867	815,307,938	780,341,908
2. Long-term	717,998,643	1,221,908,210	1,367,044,839
III. Loans extended (Advances)¹	185,466,776	182,835,365	188,852,642
1. Short-term	42,278,905	40,878,417	48,709,621
A) Money at call	127,000	-	-
B) Reverse Repo	5,242,845	3,807,194	2,389,338
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	36,909,060	37,071,223	46,320,283
2. Long-term	143,187,871	141,956,948	140,143,021
IV. Shares and other equity	54,870,538	18,391,246	18,312,829
1. Quoted	47,717,897	11,365,906	10,890,138
2. Non quoted	6,902,136	6,967,110	7,364,461
3. Investment fund shares	250,505	58,230	58,230
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	42,416,286	63,989,429	62,108,041
1. Trade credit and advances	-	-	-
2. Others	42,416,286	63,989,429	62,108,041
A) Dividends receivable resident sector	-	4,328,217	3,250
B) Settlement accounts resident sector	584,380	985,372	1,307,762
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	41,831,906	58,675,840	60,797,029
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	10,631,568	11,076,590	11,441,672
1. Produced assets	10,481,869	10,926,891	11,246,428
A) Tangible fixed assets	10,251,673	10,630,290	10,949,559
a) Dwellings	4,375,807	4,321,386	4,311,641
i) Building on freehold land	547,515	484,360	473,473
ii) Building on leasehold land	3,828,292	3,837,026	3,838,168
b) Other buildings and structures	2,433,783	2,492,898	2,486,431
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,397,032	2,456,147	2,449,680
c) Machinery and equipment	1,952,372	2,339,352	2,450,908
i) Transport equipment	1,101,996	1,405,563	1,484,636
ii) Furniture & Fixtures	304,997	341,454	345,168
iii) Office equipment	470,751	506,059	513,298
iv) Other machinery & equipment	74,628	86,277	107,807
d) Other tangible fixed assets n.e.s	1,489,711	1,476,653	1,700,578
B) Intangible fixed assets	230,196	296,602	296,870
a) Computer software	230,196	296,602	296,870
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work-in-progress	-	-	45,545

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Jun-23	Mar-24	Jun-24 P
Liabilities	3,203,542,765	2,321,483,356	2,438,263,386
I. Deposits²	36,752,793	61,187,238	60,551,131
1. Transferable Deposits	2,723,233	3,952,534	3,943,515
2. Restricted/ compulsory deposits	112,982	105,287	79,787
3. Other deposits	33,916,578	57,129,417	56,527,829
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,973,365,479	2,079,111,908	2,193,465,694
1. Short-term	2,843,776,068	1,974,212,050	2,091,394,318
A) Money at call	22,566,616	67,666,682	96,292,942
B) Repurchase agreements (Repo)	2,714,337,002	1,784,138,609	1,883,923,750
C) Other short-term borrowings	106,872,450	122,406,758	111,177,625
2. Long-term borrowings	129,589,411	104,899,858	102,071,376
IV. Financial Derivatives	-	-	-
V. Other accounts payable	49,218,869	54,474,427	50,191,157
1. Provision for losses	18,595,547	20,521,015	19,491,294
A) Provision for loan losses-Specific	13,580,182	14,916,857	14,687,390
B) Provision for loan losses-General	2,718,142	3,349,433	2,892,491
C) Provision for other losses	2,297,223	2,254,725	1,911,413
2. Accumulated Depreciation	1,719,729	2,150,593	2,313,533
3. Other accounts payable to other resident Sectors	28,601,093	31,137,319	28,386,330
A) Dividends payable	302,500	665,500	-
B) Settlement accounts	2,958,633	6,940,820	2,533,301
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	25,339,960	23,530,999	25,853,029
a) Suspense account	7,653,683	7,996,759	8,013,768
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	1,874,013	(1,316,362)	(1,688,817)
d) Accrued wages	662,334	173,110	100,723
e) Accrued rent	-	-	-
f) Accrued taxes	8,090,581	7,680,498	8,028,796
g) Other miscellaneous liability items	7,059,349	8,996,994	11,398,559
4. Other non- resident accounts payable	302,500	665,500	-
A) Dividends payable non-residents	302,500	665,500	-
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	144,205,624	126,709,783	134,055,404
1. Quoted	-	-	-
2. Non quoted	78,342,968	78,342,968	78,442,968
3. Investment fund shares	-	-	-
4. Retained earnings	38,191,707	20,690,280	21,042,493
5. Current year result	7,992,847	20,524	386,700
6. General and special reserve	24,644,347	25,345,709	25,640,940
7. Valuation adjustments	(4,966,245)	2,310,302	8,542,303
IX. Contingencies and Commitments³	171,516	228,432	228,432
1. Guarantees	9,734	12,741	12,741
2. Commitments	160,738	215,158	215,158
A) Letter of Credit	2,088	4,702	4,702
B) Forward government Securities Transactions	25,988	3,807	3,807
C) Forward lending	3,796	6,998	6,998
D) Commitments for acquisition of :	32	30	30
i. Fixed assets	2	1	1
ii. Intangible assets	30	29	29
E) Other commitments	128,833	199,590	199,590
3. Other contingent liabilities	1,043	533	533

Notes:

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

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

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

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
A. Mark-Up/Return/Interest Earned	116,274,553	111,402,989	120,786,999
1. Loans and advances	6,727,788	7,105,679	7,567,055
2. Investments	108,532,793	103,647,673	112,145,085
3. Lendings to financial institutions	846,287	491,471	907,237
4. Balances with banks	151,422	158,166	167,611
5. Income from inter-office lending	16,263	-	10
6. Other	-	-	-
B. Mark-Up/Return/Interest Expensed	112,127,339	113,173,723	124,601,831
1. Deposits	1,011,045	2,417,465	2,917,783
2. Borrowings	111,077,808	110,747,521	121,661,658
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	37,714	8,480	20,726
6. Expense on inter-office borrowing	772	257	1,664
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	4,147,214	(1,770,734)	(3,814,832)
C. Non Mark-UP/Return/Interest Income	6,012,825	5,762,044	6,534,481
1. Fee & Commission Income	121,263	208,806	171,020
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	-	13,210	12,249
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	36,876	124,405	52,493
v. Investment banking fee	42,782	53,455	79,818
vi. Commission on trade	136	383	143
vii. Commission on guarantees	41,469	17,353	26,317
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	-	-	-
2. Dividend Income	313,293	4,747,800	4,174,109
3. Foreign exchange income	34,217	(55,289)	5,168
4. Income from derivatives	-	-	-
5. Gain on securities	(137,794)	754,626	2,036,487
i. Realised	49,633	692,319	1,995,671
ii. Unrealised - held for trading	(187,427)	62,307	40,816
6. Other Income	5,681,846	106,101	147,697
i. Rent on property	76,532	98,615	112,378
ii. Gain on sale of fixed assets-net	825	59	(855)
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	5,604,489	7,427	36,174
II. Total Income (I + C)	10,160,039	3,991,310	2,719,649

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
D. Non Mark-UP/Return/Interest Expenses	2,074,196	1,774,185	1,957,713
1. Operating expenses	1,898,101	1,704,352	1,907,164
i. Total compensation expense	1,281,484	1,080,428	1,187,777
ii. Property expense	200,622	236,343	251,553
a. Rent and taxes	11,019	9,021	23,201
b. Insurance	5,499	9,476	8,441
c. Utilities cost	28,863	33,792	44,642
d. Lease rental	-	-	-
e. Fuel expense generators	2,077	1,247	2,046
f. Security (including guards)	7,736	6,066	9,215
g. Repair and maintenance (including janitorial charges)	46,984	59,400	52,532
h. Depreciation on right-of-use assets	55,934	44,810	83,023
i. Depreciation	42,510	72,531	28,454
iii. Information technology expenses	26,247	26,491	44,823
iv. Other operating expenses	389,748	361,090	423,010
2. Workers welfare fund	136,704	33,566	22,953
3. Other charges	39,391	36,267	27,596
i. Penalties imposed by State Bank of Pakistan	1,380	-	5,126
ii. Penalties imposed by other regulatory bodies (to be specified)	250	-	-
iii. Others (to be specified, if material)	37,761	36,267	22,470
III. Profit before provisions (II - D)	8,085,843	2,217,125	761,936
E. Provisions / (reversals) and write offs - net	151,255	(581,512)	(504,724)
1. (Reversals) / provisions against balance with Banks	(884)	(96)	(458)
2. (Reversals) / provisions for diminution in value of investments	48,481	23,940	(217,033)
3. (Reversals) / provisions against loans & advances	74,745	(172,845)	(366,030)
4. (Reversals) / provisions against off balance sheet items	28,918	(454,722)	66,979
5. Reversals against other assets	(5)	22,211	11,818
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	197,485	(59,863)
IV. Profit Before Taxation (III - E - F)	7,934,588	2,601,152	1,326,523
G. Taxation	1,419,195	863,679	50,854
1. Current	2,414,829	2,941,743	2,532,931
2. Prior	71,080	-	-
3. Deferred	(1,066,714)	(2,078,064)	(2,482,077)
V. Profit After Taxation (IV - G)	6,515,393	1,737,473	1,275,669
Notes on Human Resources			
Number of Employees*	1,041	1,014	952
1. Permanent	872	855	810
a. Male	749	729	690
b. Female	123	126	120
2. Contractual	169	159	142
a. Male	152	136	122
b. Female	17	23	20

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

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(Thousand Rupees)

Type of Account	Jun-23		Mar-24		Jun-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	1	25,000
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	574	35,518,607	783	58,744,708	883	58,083,951
1) Less Than Three Months	227	6,350,025	312	17,295,048	381	9,258,824
2) For Three Months and Over but Less Than Six Months	114	7,004,891	111	4,552,679	117	11,405,777
3) For Six Months and Over but Less Than One Year	82	3,163,253	105	6,491,770	92	5,413,361
4) For One Year & Over but Less Than Two Years	150	18,900,438	243	30,304,991	286	32,001,554
5) For Two Years & Over but Less Than Three Years	-	-	11	220	7	140
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	-	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	574	35,518,607	784	58,769,708	884	58,108,951

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
As on 30th June, 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	-	-	-	-	-	-	1	25,000	1	25,000
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	170	1,303,731	101	1,261,022	147	726,674	465	54,792,524	883	58,083,951
1) Less Than Three Months	95	429,993	58	338,946	80	374,092	148	8,115,793	381	9,258,824
2) For Three Months and Over but Less Than Six Months	22	124,978	4	21,074	10	152,185	81	11,107,540	117	11,405,777
3) For Six Months and Over but Less Than One Year	18	137,759	10	672,320	19	36,017	45	4,567,265	92	5,413,361
4) For One Year & Over but Less Than Two Years	29	610,881	28	228,662	38	164,380	191	30,997,631	286	32,001,554
5) For Two Years & Over but Less Than Three Years	6	120	1	20	-	-	-	-	7	140
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	100,000	1	100,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	170	1,303,731	101	1,261,022	147	726,674	466	54,817,524	884	58,108,951

9.4 Deposits Distributed by Category

Development

	Jun-23	Mar-24	Jun-24 P			
Category of Deposit Holder	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	1,218,621	1,621,844	-	-	-	-
1) Official	1,218,621	1,621,844	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	34,299,986	57,147,864	-	-	25,000	-
I. GOVERNMENT	13,091,455	22,348,515	-	-	-	-
A. Federal Government	12,288,174	21,485,398	-	-	-	-
B. Provincial Governments	803,281	863,117	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5,166,669	5,536,669	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	500,000	-	-	-	-
Transport, storage and communications	4,215,000	4,200,000	-	-	-	-
Manufacturing	951,669	836,669	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	3,079,097	7,199,893	-	-	-	-
Mutual Funds and AMCs	2,000,000	5,455,000	-	-	-	-
Insurance & Pension Funds	250,000	-	-	-	-	-
MFIs and DFIs	75,500	902,927	-	-	-	-
Stock Exchange & Brokerage Houses	611,597	717,966	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	142,000	124,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	8,704,714	17,339,817	-	-	25,000	-
A. Agriculture, forestry and fishing	259,510	129,510	-	-	-	-
1. Crop and animal production, hunting and related service activities	259,510	129,510	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	130,000	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	129,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	500,000	4,945,475	-	-	-	-
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	-	4,945,475	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,862,540	5,994,172	-	-	-	-
10 - Manufacture of food products	285,268	644,114	-	-	-	-
11 - Manufacture of beverages	6,095	107,352	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	550,660	648,757	-	-	-	-
Preparation and spinning of textile fibres	35,457	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	389,951	548,757	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	125,252	100,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Jun-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
1,699,842	-	-	-	-	-	-	-	1,699,842	1,699,842
1,699,842	-	-	-	-	-	-	-	1,699,842	1,699,842
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
18,964,759	5,317,656	32,001,554	140	-	-	100,000	-	56,384,109	56,409,109
571,771	3,300,000	19,517,039	-	-	-	-	-	23,388,810	23,388,810
-	3,300,000	19,517,039	-	-	-	-	-	22,817,039	22,817,039
571,771	-	-	-	-	-	-	-	571,771	571,771
-	-	-	-	-	-	-	-	-	-
5,000,000	-	5,236,669	-	-	-	-	-	10,236,669	10,236,669
-	-	-	-	-	-	-	-	-	-
5,000,000	-	500,000	-	-	-	-	-	5,500,000	5,500,000
-	-	3,900,000	-	-	-	-	-	3,900,000	3,900,000
-	-	836,669	-	-	-	-	-	836,669	836,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
233,081	195,000	1,440,316	-	-	-	-	-	1,868,397	1,868,397
-	150,000	-	-	-	-	-	-	150,000	150,000
-	-	-	-	-	-	-	-	-	-
28,831	-	73,500	-	-	-	-	-	102,331	102,331
-	-	717,966	-	-	-	-	-	717,966	717,966
-	-	-	-	-	-	-	-	-	-
204,250	45,000	648,850	-	-	-	-	-	898,100	898,100
10,184,598	798,586	4,315,460	-	-	-	100,000	-	15,398,644	15,423,644
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,927,702	-	-	-	-	-	-	-	4,927,702	4,927,702
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,927,702	-	-	-	-	-	-	-	4,927,702	4,927,702
-	-	-	-	-	-	-	-	-	-
2,039,163	716,376	2,806,134	-	-	-	100,000	-	5,661,673	5,661,673
548,566	45,000	109,418	-	-	-	-	-	702,984	702,984
100,600	-	-	-	-	-	-	-	100,600	100,600
-	-	-	-	-	-	-	-	-	-
-	653,102	40,000	-	-	-	100,000	-	793,102	793,102
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	653,102	40,000	-	-	-	-	-	693,102	693,102
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	100,000	-	100,000	100,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

	Jun-23	Mar-24	Jun-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	410,109	354,781	-	-	-	-
Printing and other service activities related to printing	256,361	152,366	-	-	-	-
Reproduction of recorded media	153,748	202,415	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	25,500	-	-	-	-
20 - Manufacture of chemicals and chemical products	330,171	1,322,944	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	285,500	299,725	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	1,500,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	50,000	75,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	11,851	-	-	-	-	-
28 - Manufacture of machinery and equipment	26,165	38,498	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	279,675	377,501	-	-	-	-
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	770,493	3,424,350	-	-	-	-
Electric power generation, transmission and distribution	770,493	3,424,350	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	750,000	1,900,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	20,493	15,235	-	-	-	-
f) Other	-	1,509,115	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	1,165,000	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	1,165,000	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

	Jun-23	Mar-24	Jun-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	120,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	120,000	120,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	32,500	374,000	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	32,500	374,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	35,000	103,000	-	-	-	-
55 - Accommodation	35,000	103,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	923,242	736,110	-	-	25,000	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	281,558	322,322	-	-	25,000	-
62 - Computer programming, consultancy and related activities	256,684	260,547	-	-	-	-
63 - Information service activities	385,000	153,241	-	-	-	-
K. Real estate activities	2,055	1,469	-	-	-	-
L. Professional, scientific and technical activities	116,446	187,251	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	71,446	122,251	-	-	-	-
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	45,000	65,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	275,000	275,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	275,000	275,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	457,597	947,416	-	-	-	-
O. Human health and social work activities	30,569	100,000	-	-	-	-
86 - Human health activities	30,569	100,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	154,762	2,064	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,555,523	1,735,854	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,321,098	1,387,292	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	234,425	348,562	-	-	-	-
VI. PERSONAL	2,692,428	2,986,616	-	-	-	-
A. Salaried persons	1,340,722	1,483,283	-	-	-	-
B. Self employed	488,760	505,381	-	-	-	-
C. Other Personal	862,946	997,952	-	-	-	-
VII. OTHER	10,100	500	-	-	-	-
Total	35,518,607	58,769,708	-	-	25,000	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Jun-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
-	-	120,000	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	-	120,000	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
4,000	11,500	362,500	-	-	-	-	-	378,000	378,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,000	11,500	362,500	-	-	-	-	-	378,000	378,000
-	-	-	-	-	-	-	-	-	-
87,000	-	-	-	-	-	-	-	87,000	87,000
87,000	-	-	-	-	-	-	-	87,000	87,000
-	-	-	-	-	-	-	-	-	-
414,460	-	205,855	-	-	-	-	-	620,315	645,315
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
305,218	-	19,552	-	-	-	-	-	324,770	349,770
109,242	-	-	-	-	-	-	-	109,242	109,242
-	-	186,303	-	-	-	-	-	186,303	186,303
-	1,534	-	-	-	-	-	-	1,534	1,534
120,576	1,842	75,739	-	-	-	-	-	198,157	198,157
-	-	-	-	-	-	-	-	-	-
41,999	1,842	75,739	-	-	-	-	-	119,580	119,580
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
78,577	-	-	-	-	-	-	-	78,577	78,577
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
159,484	53,382	695,232	-	-	-	-	-	908,098	908,098
-	-	50,000	-	-	-	-	-	50,000	50,000
-	-	50,000	-	-	-	-	-	50,000	50,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2,180	-	-	-	-	-	-	-	2,180	2,180
1,524,041	177,974	487,647	-	-	-	-	-	2,189,662	2,189,662
1,180,432	175,234	462,912	-	-	-	-	-	1,818,578	1,818,578
-	-	-	-	-	-	-	-	-	-
343,609	2,740	24,735	-	-	-	-	-	371,084	371,084
1,441,268	846,096	1,003,923	140	-	-	-	-	3,291,428	3,291,428
715,548	486,156	413,370	120	-	-	-	-	1,615,195	1,615,195
155,156	306,293	120,337	-	-	-	-	-	581,786	581,786
570,564	53,647	470,216	20	-	-	-	-	1,094,447	1,094,447
10,000	-	500	-	-	-	-	-	10,500	10,500
20,664,601	5,317,656	32,001,554	140	-	-	100,000	-	58,083,951	58,108,951

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 30th June, 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	-	-	-	-	-	-	5	1,699,842	5	1,699,842
1) Official	-	-	-	-	-	-	5	1,699,842	5	1,699,842
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	170	1,303,731	101	1,261,022	147	726,674	461	53,117,682	879	56,409,109
I. GOVERNMENT	-	-	-	-	-	-	64	23,388,810	64	23,388,810
A. Federal Government	-	-	-	-	-	-	57	22,817,039	57	22,817,039
B. Provincial Governments	-	-	-	-	-	-	7	571,771	7	571,771
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	30	10,236,669	30	10,236,669
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	4	5,500,000	4	5,500,000
Transport, storage and communications	-	-	-	-	-	-	17	3,900,000	17	3,900,000
Manufacturing	-	-	-	-	-	-	9	836,669	9	836,669
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	58	1,868,397	58	1,868,397
Mutual Funds and AMCs	-	-	-	-	-	-	29	150,000	29	150,000
Insurance & Pension Funds	-	-	-	-	-	-	1	-	1	-
MFIs and DFIs	-	-	-	-	-	-	12	102,331	12	102,331
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	717,966	2	717,966
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	7	853,100	7	853,100
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	199	15,423,644	199	15,423,644
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
2 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
3 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	6	4,927,702	6	4,927,702
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	6	4,927,702	6	4,927,702
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	117	5,661,673	117	5,661,673
10 - Manufacture of food products	-	-	-	-	-	-	10	702,984	10	702,984
11 - Manufacture of beverages	-	-	-	-	-	-	4	100,600	4	100,600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	28	793,102	28	793,102
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	-	-	-	-	-	-	26	693,102	26	693,102
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	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 30th June, 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	-	-	-	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and	-	-	-	-	-	-	-	-	-	-
cork, except furniture; manufacture of articles of straw and	-	-	-	-	-	-	-	-	-	-
plaiting materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	25	266,139	25	266,139
Printing and other service activities related to printing	-	-	-	-	-	-	9	29,312	9	29,312
Reproduction of recorded media	-	-	-	-	-	-	16	236,827	16	236,827
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	2	25,500	2	25,500
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	13	1,352,638	13	1,352,638
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	7	299,725	7	299,725
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	8	1,000,000	8	1,000,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	4	100,000	4	100,000
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	3	605,000	3	605,000
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	4	24,274	4	24,274
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	9	391,711	9	391,711
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	-	-	-	-	-	-	7	2,168,985	7	2,168,985
Electric power generation, transmission and distribution	-	-	-	-	-	-	5	22,400	5	22,400
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	2	22,400	2	22,400
f) Other	-	-	-	-	-	-	3	-	3	-
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	2	2,146,585	2	2,146,585
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 30th June, 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	-	-	-	-	-	-	1	120,000	1	120,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	1	120,000	1	120,000
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	7	378,000	7	378,000
49 - Land transport and transport via pipelines	-	-	-	-	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	7	378,000	7	378,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	6	87,000	6	87,000
55 - Accommodation	-	-	-	-	-	-	6	87,000	6	87,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	7	645,315	7	645,315
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	3	349,770	3	349,770
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	3	109,242	3	109,242
63 - Information service activities	-	-	-	-	-	-	1	186,303	1	186,303
K. Real estate activities	-	-	-	-	-	-	3	1,534	3	1,534
L. Professional, scientific and technical activities	-	-	-	-	-	-	13	198,157	13	198,157
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	11	119,580	11	119,580
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	-	-	-	-	-	-	2	78,577	2	78,577
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	4	275,000	4	275,000
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	-	-	-	-	-	-	3	275,000	3	275,000
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	24	908,098	24	908,098
O. Human health and social work activities	-	-	-	-	-	-	3	50,000	3	50,000
86 - Human health activities	-	-	-	-	-	-	3	50,000	3	50,000
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	1	2,180	1	2,180
Q. Other service activities	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	108	2,189,662	108	2,189,662
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	98	1,818,578	98	1,818,578
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	10	371,084	10	371,084
VI. PERSONAL	170	1,303,731	101	1,261,022	147	726,674	-	-	418	3,291,428
A. Salaried persons	129	627,595	43	709,634	60	277,965	-	-	232	1,615,195
B. Self employed	7	122,500	5	326,487	4	132,799	-	-	16	581,786
C. Other Personal	34	553,636	53	224,901	83	315,910	-	-	170	1,094,447
VII. OTHER	-	-	-	-	-	-	2	10,500	2	10,500
Total	170	1,303,731	101	1,261,022	147	726,674	466	54,817,524	884	58,108,951

* 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	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,219	1,219	-	1,622	1,622	-	1,700	1,700
	Govt.	-	13,091	13,091	-	22,349	22,349	-	23,389	23,389
	NFPSEs	-	5,167	5,167	-	5,537	5,537	-	10,237	10,237
	NBFCs & Fin Aux.	-	3,079	3,079	-	7,200	7,200	-	1,868	1,868
	Private Sector	-	8,705	8,705	-	17,340	17,340	-	15,424	15,424
	Trust Fund	-	1,556	1,556	-	1,736	1,736	-	2,190	2,190
	Personal	-	2,692	2,692	-	2,987	2,987	-	3,291	3,291
	Others	-	10	10	-	1	1	-	11	11
	Total	-	35,519	35,519	-	58,770	58,770	-	58,109	58,109
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-
Sindh		Foreign	-	1,219	1,219	-	1,622	1,622	-	1,700
	Govt.	-	10,036	10,036	-	18,994	18,994	-	18,576	18,576
	NFPSEs	-	5,167	5,167	-	5,537	5,537	-	10,237	10,237
	NBFCs & Fin Aux.	-	3,079	3,079	-	7,200	7,200	-	1,133	1,133
	Private Sector	-	6,524	6,524	-	16,715	16,715	-	14,799	14,799
	Trust Fund	-	1,217	1,217	-	1,475	1,475	-	1,814	1,814
	Personal	-	2,692	2,692	-	2,987	2,987	-	3,291	3,291
	Others	-	10	10	-	1	1	-	11	11
	Total	-	29,944	29,944	-	54,529	54,529	-	51,560	51,560
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	3,055	3,055	-	3,355	3,355	-	4,813	4,813
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	735	735
Private Sector		-	2,180	2,180	-	625	625	-	625	625
Trust Fund		-	339	339	-	260	260	-	376	376
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	5,574	5,574	-	4,240	4,240	-	6,549	6,549

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-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.)	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	24	280	93	290	148	520
100,000 to 200,000	6	767	10	1,139	17	2,392
200,000 to 300,000	13	3,132	16	4,110	16	3,885
300,000 to 400,000	5	1,663	12	3,919	15	4,939
400,000 to 500,000	10	4,408	21	10,190	16	7,898
500,000 to 600,000	16	8,155	9	4,890	13	6,749
600,000 to 700,000	6	3,745	8	5,239	15	9,839
700,000 to 800,000	5	3,633	6	4,366	6	4,437
800,000 to 900,000	6	4,986	5	4,126	6	5,010
900,000 to 1,000,000	4	3,812	8	7,459	14	13,360
1,000,000 to 2,000,000	88	112,490	105	138,249	110	144,007
2,000,000 to 3,000,000	42	93,786	49	122,278	47	118,273
3,000,000 to 4,000,000	23	78,484	21	73,413	38	131,162
4,000,000 to 5,000,000	20	86,851	30	138,196	26	114,781
5,000,000 to 6,000,000	26	138,549	25	130,479	40	213,662
6,000,000 to 7,000,000	18	114,640	10	62,044	17	108,958
7,000,000 to 8,000,000	8	59,355	13	98,289	23	170,234
8,000,000 to 9,000,000	9	74,612	8	70,559	11	93,496
9,000,000 to 10,000,000	15	145,115	16	155,972	9	87,185
10,000,000 to 100,000,000	147	4,591,327	197	5,756,646	197	6,896,670
100,000,000 & Over	83	29,988,817	122	51,977,856	100	49,971,495
Total	574	35,518,607	784	58,769,708	884	58,108,951

*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 30th June, 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	12	300	3	220	0	0	133	0	148	520
100,000 to 200,000	5	573	8	1300	4	519	0	0	17	2,392
200,000 to 300,000	7	1663	5	1208	3	743	1	271	16	3,885
300,000 to 400,000	4	1250	4	1427	6	1917	1	345	15	4,939
400,000 to 500,000	2	916	1	500	11	5500	2	982	16	7,898
500,000 to 600,000	3	1520	4	2074	5	2555	1	600	13	6,749
600,000 to 700,000	3	1827	8	5298	3	2030	1	684	15	9,839
700,000 to 800,000	2	1530	2	1507	0	0	2	1400	6	4,437
800,000 to 900,000	2	1610	1	800	3	2600	0	0	6	5,010
900,000 to 1,000,000	6	5634	2	1812	4	3914	2	2000	14	13,360
1,000,000 to 2,000,000	34	43078.366	16	22458.381	25	34869	35	43601	110	144,007
2,000,000 to 3,000,000	12	29995	4	9819	20	51382	11	27076.638	47	118,273
3,000,000 to 4,000,000	14	47778	1	4000	17	60424	6	18960	38	131,162
4,000,000 to 5,000,000	8	36157	6	26404	3	13282	9	38938	26	114,781
5,000,000 to 6,000,000	6	31941	4	20200	17	94297	13	67224	40	213,662
6,000,000 to 7,000,000	7	45670	2	12679	3	18954	5	31655	17	108,958
7,000,000 to 8,000,000	5	36902	4	30407	2	15000	12	87925	23	170,234
8,000,000 to 9,000,000	5	43100	0	0	2	17080	4	33316.115	11	93,496
9,000,000 to 10,000,000	2	18935	5	49250	1	9000	1	10000	9	87,185
10,000,000 to 100,000,000	30	638771	19	522821	18	392608	130	5342469.963	197	6,896,670
100,000,000 & Over	1	314581	2	546838	0	0	97	49110076.01	100	49,971,495
Total	170	1,303,731	101	1,261,022	147	726,674	466	54,817,524	884	58,108,951

*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	Jun-23		Mar-24		Jun-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:	8	1,714,907	1	7,354	1	7,354
A. Quoted on the Stock Exchange:	2	8,954	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	1	1,600	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	1,600	-	-	-	-
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:	6	1,705,953	-	-	-	-
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:	6	1,705,953	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	1,705,953	-	-	-	-
III. Merchandise	39	5,587,126	48	9,088,862	46	8,026,608
A. Food Items:	4	840,900	7	2,772,015	11	3,032,015
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	3	340,900	2	340,900	2	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	1	500,000	5	2,431,115	9	2,691,115
(a) Indigenous	1	500,000	5	2,431,115	9	2,691,115
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	11	430,924	18	2,978,589	15	2,267,667
1. Cotton Raw:	7	175,000	5	119,267	-	-
(a) Indigenous	7	175,000	5	119,267	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	3,000	-	-	-	-
(a) Indigenous	1	3,000	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	2	650,000	2	650,000
(b) Imported	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Jun-23		Mar-24		Jun-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:	3	252,924	11	2,209,322	13	1,617,667
(a) Indigenous	3	252,924	9	1,909,322	10	1,217,667
(b) Imported	-	-	2	300,000	3	400,000
C. Finished/Manufactured Goods:	24	4,315,302	23	3,338,258	20	2,726,926
1. Cotton Textiles:	2	500,000	-	-	-	-
(a) Indigenous	2	500,000	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	2,858,271	17	2,569,843	16	2,094,231
(a) Indigenous	2	100,189	1	265,860	1	106,539
(b) Imported	15	2,758,082	16	2,303,983	15	1,987,692
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	757,031	5	568,415	3	432,695
(a) Indigenous	3	702,604	2	515,000	2	382,000
(b) Imported	1	54,427	3	53,415	1	50,695
IV. Fixed Assets Including Machinery	1,468	99,405,052	1,540	99,231,952	1,363	104,028,875
A. Transport Equipment	361	811,473	321	789,552	316	763,348
B. Furniture & Fixtures	5	1,093,182	3	450,682	3	300,682
C. Office Equipment	1	22,647	2	34,483	2	32,791
D. Other Machinery & Equipment	1,101	97,477,750	1,214	97,957,235	1,042	102,932,055
V. Real Estate	35,128	42,957,285	33,227	39,757,252	32,689	41,383,283
A. Land	139	13,553,039	153	13,158,263	164	13,270,101
1. Residential	43	1,820,398	24	236,149	71	1,063,524
(a) House	43	1,820,398	24	236,149	71	1,063,524
(b) Flat	-	-	-	-	-	-
2. Non-Residential	96	11,732,641	129	12,922,114	93	12,206,577
(a) Commercial	1	138,000	14	232,192	-	-
(b) Industrial	20	2,517,444	15	2,890,089	13	1,648,616
(c) Agriculture	47	5577571	72	6340471.193	50	7,003,353
(c) Others	28	3,499,626	28	3,459,362	30	3,554,608
B. Buildings:	34,989	29,404,246	33,074	26,598,989	32,525	28,113,181
1. Residential	34,843	19,938,548	32,935	18,903,118	32,380	18,762,010
(a) House	34,539	18,933,167	32,642	18,581,932	32,210	18,677,873
(b) Flat	304	1,005,381	293	321,186	170	84,137
2. Non-Residential	146	9,465,698	139	7,695,871	145	9,351,171
(a) Commercial	78	7,267,327	75	5,964,859	69	5,275,578
(b) Industrial	12	1,661,266	18	1,249,164	25	1,455,909
(c) Agriculture	56	537105	41	431848	-	-
(c) Others	-	-	5	50,000	51	2,619,684
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	18,473,777	220	18,255,530	234	19,466,151
A. Other Secured Advances	172	13,657,453	175	14,195,861	186	14,921,847
1. Receivables	1	133,333	56	715,559	84	3,973,546
2. Employees Benefits	51	15,664	-	-	-	-
3. Others	120	13,508,456	119	13,480,302	102	10,948,301
B. Advances Secured by Guarantee(s)	42	4,816,324	45	4,059,669	48	4,544,304
1. Institutional Guarantee(s)	5	4,415,741	7	4,031,396	7	4,534,716
2. Individual Guarantee(s)	37	400,583	38	28,273	41	9,588
VIII. Unsecured Advances	619	795,312	621	821,523	619	701,253
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	559	61,727	560	54,592	560	118,037
3. Others	60	733,585	61	766,931	59	583,216
Total	37,476	168,933,459	35,657	167,162,473	34,952	173,613,524

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 30th June, 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	7,354	1	7,354
A. Quoted on the Stock Exchange:	-	-	-	-	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
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	-	-	-	-	46	8,026,608	46	8,026,608
A. Food Items:	-	-	-	-	11	3,032,015	11	3,032,015
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	2	340,900	2	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	9	2,691,115	9	2,691,115
(a) Indigenous	-	-	-	-	9	2,691,115	9	2,691,115
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	15	2,267,667	15	2,267,667
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	-	-	2	650,000	2	650,000
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 30th June, 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:	-	-	-	-	13	1,617,667	13	1,617,667
(a) Indigenous	-	-	-	-	10	1,217,667	10	1,217,667
(b) Imported	-	-	-	-	3	400,000	3	400,000
C. Finished/Manufactured Goods:	-	-	-	-	20	2,726,926	20	2,726,926
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	16	2,094,231	16	2,094,231
(a) Indigenous	-	-	-	-	1	106,539	1	106,539
(b) Imported	-	-	-	-	15	1,987,692	15	1,987,692
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	1	200,000	1	200,000
12. Other Finished Goods:	-	-	-	-	3	432,695	3	432,695
(a) Indigenous	-	-	-	-	2	382,000	2	382,000
(b) Imported	-	-	-	-	1	50,695	1	50,695
IV. Fixed Assets Including Machinery	329	623,346	48	91,496	986	103,314,033	1,363	104,028,875
A. Transport Equipments	272	286,895	27	44,771	17	431,681	316	763,348
B. Furniture & Fixtures	-	-	-	-	3	300,682	3	300,682
C. Office Equipments	1	13,500	-	-	1	19,291	2	32,791
D. Other Machinery & Equipments	56	322,951	21	46,725	965	102,562,379	1,042	102,932,055
V. Real Estate	28,187	15,177,524	4,319	3,309,943	183	22,895,815	32,689	41,383,283
A. Land	39	514,975	23	190,272	102	12,564,854	164	13,270,101
1. Residential	38	428,975	22	165,272	11	469,277	71	1,063,524
(a) House	38	428,975	22	165,272	11	469,277	71	1,063,524
(b) Flat	-	-	-	-	-	-	-	-
2. Non-Residential	1	86,000	1	25,000	91	12,095,577	93	12,206,577
(a) Commercial	-	-	-	-	-	-	-	-
(b) Industrial	-	-	-	-	13	1,648,616	13	1,648,616
(c) Agriculture	-	-	1	25,000	49	6,978,353	50	7,003,353
d) Other	1	86,000	-	-	29	3,468,608	30	3,554,608
B. Buildings:	28,148	14,662,549	4,296	3,119,671	81	10,330,961	32,525	28,113,181
1. Residential	28,102	14,091,690	4,267	3,050,342	11	1,619,978	32,380	18,762,010
(a) House	27,947	14,010,290	4,252	3,047,605	11	1,619,978	32,210	18,677,873
(b) Flat	155	81,400	15	2,737	-	-	170	84,137
2. Non-Residential	46	570,859	29	69,329	70	8,710,983	145	9,351,171
(a) Commercial	23	198,984	17	43,304	29	5,033,290	69	5,275,578
(b) Industrial	4	79,386	-	-	21	1,376,523	25	1,455,909
(c) Agriculture	-	-	-	-	-	-	-	-
d) Other	19	292,489	12	26,025	20	2,301,170	51	2,619,684
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	86	99,881	23	13,397	125	19,352,873	234	19,466,151
A. Other Secured Advances	55	92,309	13	11,381	118	14,818,157	186	14,921,847
1. Receivables	55	92,309	13	11,381	16	3,869,856	84	3,973,546
2. Employees Benefits	-	-	-	-	-	-	-	-
3. Others	-	-	-	-	102	10,948,301	102	10,948,301
B. Advances Secured by Guarantee(s)	31	7,572	10	2,016	7	4,534,716	48	4,544,304
1. Institutional Guarantee(s)	-	-	-	-	7	4,534,716	7	4,534,716
2. Individual Guarantee(s)	31	7,572	10	2,016	-	-	41	9,588
VIII. Unsecured Advances	566	121,075	51	18,234	2	561,944	619	701,253
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	514	100,676	46	17,361	-	-	560	118,037
3. Others	52	20,399	5	873	2	561,944	59	583,216
Total	29,168	16,021,826	4,441	3,433,071	1,343	154,158,628	34,952	173,615,524

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-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	37,476	168,933,459	35,657	167,162,473	34,952	173,613,524
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	4,415,741	5	3,690,741	6	3,916,160
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,415,741	5	3,690,741	5	3,628,241
Manufacturing	-	-	-	-	1	287,919
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	9	2,105,952	11	1,381,228	9	1,874,605
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,087,500	1	450,000	1	300,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	2	269,958	2	161,623	1	150,000
Other NBFIs	5	748,494	7	649,605	2	49,605
IV. PRIVATE SECTOR (BUSINESS)	1,632	141,201,546	1,796	143,811,435	1,637	149,989,669
A. Agriculture, forestry and fishing	53	1,709,840	54	1,632,452	54	1,429,283
1. Crop and animal production, hunting and related service activities	53	1,709,840	54	1,632,452	54	1,429,283
Growing of Wheat, Rice, Sugar Cane & Cotton	16	116,259	22	161,972	22	164,100
Growing of tropical, subtropical, pome and stone fruits & vegetables	13	117,570	8	130,946	6	122,438
Growing of other fruits, vegetables and crops	8	56,503	3	27,000	5	42,000
Raising of livestock and other related activities	11	1,385,508	14	1,265,534	11	989,095
Other agricultural support activities	5	34,000	7	47,000	10	111,650
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	27	6,530,028	27	3,726,912	27	5,587,229
05 - Mining of coal and lignite	3	4,000,000	3	1,500,000	3	3,500,000
06 - Extraction of crude petroleum and natural gas	24	2,530,028	24	2,226,912	24	2,087,229
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,150	92,648,071	1,267	97,543,183	1,148	101,095,981
10 - Manufacture of food products	254	18,263,980	302	23,293,727	286	23,854,273
11 - Manufacture of beverages	1	180,000	1	173,000	1	173,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	402	30,368,420	433	31,061,337	412	32,407,903
Preparation and spinning of textile fibres	112	8,624,076	119	9,446,197	112	10,036,135
Weaving of textiles	67	5,182,139	67	4,926,042	55	4,703,699
Finishing of textiles	48	5,228,165	43	5,090,466	48	5,711,288
Manufacture of knitted and crocheted fabrics	3	126,121	5	143,158	4	315,889
Manufacture of made-up textile articles, except apparel	164	10,806,779	192	11,121,926	187	10,965,677
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	8	401,140	7	333,549	6	675,215
14 - Manufacture of wearing apparel	62	5,099,473	89	4,420,471	43	5,035,010
15 - Manufacture of leather and related products	3	85,641	3	68,741	3	563,000

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-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	80,000	1	65,000	1	60,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	5,641	2	3,741	2	503,000
a. Leather wear	2	5,641	2	3,741	2	503,000
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	1	2,999	1	2,199	1	2,199
17 - Manufacture of paper and paper products	17	971,155	18	787,652	14	465,775
18 - Printing and reproduction of recorded media	66	954,695	69	739,832	63	779,233
Printing and other service activities related to printing	66	954,695	69	739,832	63	779,233
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	736,875	4	877,500	4	973,125
20 - Manufacture of chemicals and chemical products	111	7,912,196	127	7,001,634	101	7,075,386
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	28	4,877,050	26	4,567,590	23	4,524,282
22 - Manufacture of rubber and plastics products	53	4,195,859	50	6,199,780	44	5,739,379
23 - Manufacture of other non-metallic mineral products	21	4,106,315	22	4,407,065	23	4,345,888
24 - Manufacture of basic metals	54	6,504,942	51	6,154,346	62	7,724,228
25 - Manufacture of fabricated metal products, except machinery and equipment	15	1,028,171	20	912,583	21	863,948
26 - Manufacture of computer, electronic and optical products	6	2,678,871	6	2,180,281	7	2,771,946
27 - Manufacture of electrical equipment	21	3,150,673	19	2,637,751	18	2,291,640
28 - Manufacture of machinery and equipment	1	5,000	1	4,250	1	4,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	17	840,935	10	805,635	8	794,745
30 - Manufacture of other transport equipment	3	574,586	3	369,669	2	341,363
31 - Manufacture of furniture	6	40,000	4	30,000	4	26,751
32 - Other manufacturing	3	66,160	6	844,888	5	335,931
Manufacture of jewellery and related articles	1	20,000	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	41,667	1	16,667	1	8,333
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	1	4,493	4	808,221	3	307,598
33 - Repair and installation of machinery and equipment	2	4,075	2	3,250	2	2,975
D. Electricity, gas, steam and air conditioning supply	155	24,037,488	178	22,887,182	168	21,825,183
Electric power generation, transmission and distribution	150	22,768,813	173	21,892,256	166	21,755,721
a) Hydal	5	248,000	4	232,000	4	232,000
b) Thermal	21	4,081,446	15	4,297,420	15	4,555,419
c) Coal Based	23	12,415,768	27	11,637,889	20	11,352,752
d) Wind	34	2,464,543	33	2,208,693	32	2,134,349
e) Solar	50	793,933	77	1,063,892	77	1,043,281
f) Other	17	2,765,123	17	2,452,362	18	2,437,920
Manufacture of gas; distribution of gaseous fuels through mains	5	1,268,675	5	994,927	2	69,462
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	2	1,158,228	2	3,082,013
36 - Water collection, treatment and supply	-	-	2	1,158,228	2	3,082,013
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	35	2,271,632	27	2,060,176	26	2,103,328
41 - Construction of buildings	8	619,075	6	507,489	6	507,567
42 - Civil engineering	24	1,590,243	18	1,499,608	17	1,545,668
43 - Specialized construction activities	3	62,314	3	53,079	3	50,093

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-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	63	2,145,279	80	2,656,238	57	2,414,056
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2	235,049	2	229,853	2	221,751
46 - Wholesale trade, except of motor vehicles and motorcycles	20	110,789	21	172,939	17	151,117
47 - Retail trade, except of motor vehicles and motorcycles	41	1,799,441	57	2,253,446	38	2,041,188
H. Transportation and storage	24	1,107,085	24	1,060,198	23	1,562,411
49 - Land transport and transport via pipelines	21	364,185	19	386,392	15	605,218
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	3	742,900	5	673,806	8	957,193
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	24	2,601,619	33	2,689,728	31	2,831,219
55 - Accommodation	8	2,524,431	10	2,573,958	10	2,716,096
56 - Food and beverage service activities	16	77,188	23	115,770	21	115,123
J. Information and communication	32	4,928,162	33	5,091,175	34	5,909,965
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4	70,764	4	62,400	4	57,661
60 - Programming and broadcasting activities	2	88,383	2	87,515	2	59,464
61 - Telecommunications	13	4,346,199	14	4,609,880	15	5,491,808
62 - Computer programming, consultancy and related activities	8	307,827	8	228,821	8	202,867
63 - Information service activities	5	114,989	5	102,559	5	98,165
K. Real estate activities	4	1,006,690	6	969,734	4	377,732
L. Professional, scientific and technical activities	2	28,807	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	18,807	-	-	-	-
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	4	97,834	3	78,204	3	73,017
77 - Rental and leasing activities	1	750	1	600	1	450
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	4,904	-	-	-	-
82 - Office administrative, office support and other business support activities	2	92,180	2	77,604	2	72,567
N. Education	31	1,218,882	23	643,814	23	586,318
O. Human health and social work activities	24	852,386	34	1,584,064	32	1,082,539
86 - Human health activities	23	552,386	32	984,064	32	1,082,539
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	1	300,000	2	600,000	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	4	17,743	4	20,212	4	19,462
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	7,500	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	7,500	-	-	-	-
VI. PERSONAL	35,813	19,354,197	33,843	17,594,729	33,298	17,271,146
A. Bank Employees	1,147	1,850,719	1,108	1,875,523	1,115	1,946,490
1) For house building	416	1,462,404	407	1,415,607	406	1,477,303
2) For transport i.e. purchase of car etc.	334	247,559	305	322,772	304	326,026
3) Other purposes	397	140,756	396	137,144	405	143,161
B. Consumer Financing	34,665	17,502,814	32,734	15,718,542	32,182	15,323,992
1) For house building	34,352	17,488,603	32,422	15,704,332	31,870	15,309,782
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	23	333
5) Personal loans	289	13,629	288	13,628	288	13,628
C) Other	1	664	1	664	1	664
VII. OTHER	16	1,848,523	2	684,341	2	561,944
Total	37,476	168,933,459	35,657	167,162,473	34,952	173,613,524

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 30th June, 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	29,168	16,021,826	4,441	3,433,071	1,343	154,158,628	34,952	173,613,524
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)	-	-	-	-	6	3,916,160	6	3,916,160
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	5	3,628,241	5	3,628,241
Manufacturing	-	-	-	-	1	287,919	1	287,919
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	9	1,874,605	9	1,874,605
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	1	300,000	1	300,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	1	150,000	1	150,000
Other NBFIs	-	-	-	-	2	49,605	2	49,605
IV. PRIVATE SECTOR (BUSINESS)	196	1,784,938	115	398,813	1,326	147,805,918	1,637	149,989,669
A. Agriculture, forestry and fishing	25	234,485	22	131,523	7	1,063,275	54	1,429,283
1. Crop and animal production, hunting and related service activities	25	234,485	22	131,523	7	1,063,275	54	1,429,283
Growing of Wheat, Rice, Sugar Cane & Cotton	11	89,297	9	27,075	2	47,728	22	164,100
Growing of tropical, subtropical, pome and stone fruits & vegetables	5	81,188	-	-	1	41,250	6	122,438
Growing of other fruits, vegetables and crops	5	42,000	-	-	-	-	5	42,000
Raising of livestock and other related activities	1	7,000	6	7,798	4	974,297	11	989,095
Other agricultural support activities	3	15,000	7	96,650	-	-	10	111,650
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	27	5,587,229	27	5,587,229
05 - Mining of coal and lignite	-	-	-	-	3	3,500,000	3	3,500,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	24	2,087,229	24	2,087,229
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	82	1,122,289	30	118,315	1,036	99,855,377	1,148	101,095,981
10 - Manufacture of food products	48	795,887	21	86,264	217	22,972,122	286	23,854,273
11 - Manufacture of beverages	-	-	-	-	1	173,000	1	173,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1	6,428	-	-	411	32,401,475	412	32,407,903
Preparation and spinning of textile fibres	-	-	-	-	112	10,036,135	112	10,036,135
Weaving of textiles	1	6,428	-	-	54	4,697,271	55	4,703,699
Finishing of textiles	-	-	-	-	48	5,711,288	48	5,711,288
Manufacture of knitted and crocheted fabrics	-	-	-	-	4	315,889	4	315,889
Manufacture of made-up textile articles, except apparel	-	-	-	-	187	10,965,677	187	10,965,677
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	6	675,215	6	675,215
14 - Manufacture of wearing apparel	2	4,463	1	1,750	40	5,028,797	43	5,035,010
15 - Manufacture of leather and related products	-	-	-	-	3	563,000	3	563,000

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 30th June, 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	60,000	1	60,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	2	503,000	2	503,000
a. Leather wear	-	-	-	-	2	503,000	2	503,000
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	2,199	-	-	-	-	1	2,199
17 - Manufacture of paper and paper products	1	500	-	-	13	465,275	14	465,775
18 - Printing and reproduction of recorded media	17	210,029	5	11,801	41	557,403	63	779,233
Printing and other service activities related to printing	17	210,029	5	11,801	41	557,403	63	779,233
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	4	973,125	4	973,125
20 - Manufacture of chemicals and chemical products	1	10,000	-	-	100	7,065,386	101	7,075,386
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	33,526	-	-	21	4,490,756	23	4,524,282
22 - Manufacture of rubber and plastics products	3	7,350	-	-	41	5,732,029	44	5,739,379
23 - Manufacture of other non-metallic mineral products	-	-	-	-	23	4,345,888	23	4,345,888
24 - Manufacture of basic metals	1	10,770	-	-	61	7,713,458	62	7,724,228
25 - Manufacture of fabricated metal products, except machinery and equipment	1	4,386	-	-	20	859,562	21	863,948
26 - Manufacture of computer, electronic and optical products	-	-	-	-	7	2,771,946	7	2,771,946
27 - Manufacture of electrical equipment	-	-	-	-	18	2,291,640	18	2,291,640
28 - Manufacture of machinery and equipment	-	-	1	4,000	-	-	1	4,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	8	794,745	8	794,745
30 - Manufacture of other transport equipment	-	-	-	-	2	341,363	2	341,363
31 - Manufacture of furniture	3	16,751	1	10,000	-	-	4	26,751
32 - Other manufacturing	1	20,000	1	4,500	3	311,431	5	335,931
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	8,333	1	8,333
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	4,500	2	303,098	3	307,598
33 - Repair and installation of machinery and equipment	-	-	-	-	2	2,975	2	2,975
D. Electricity, gas, steam and air conditioning supply	45	65,821	16	28,762	107	21,730,600	168	21,825,183
Electric power generation, transmission and distribution	45	65,821	16	28,762	105	21,661,138	166	21,755,721
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	15	4,555,419	15	4,555,419
c) Coal Based	-	-	-	-	20	11,352,752	20	11,352,752
d) Wind	-	-	-	-	32	2,134,349	32	2,134,349
e) Solar	45	65,821	15	25,582	17	951,878	77	1,043,281
f) Other	-	-	1	3,180	17	2,434,740	18	2,437,920
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	2	69,462	2	69,462
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	2	3,082,013	2	3,082,013
36 - Water collection, treatment and supply	-	-	-	-	2	3,082,013	2	3,082,013
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	6	92,801	-	-	20	2,010,527	26	2,103,328
41 - Construction of buildings	-	-	-	-	6	507,567	6	507,567
42 - Civil engineering	3	42,708	-	-	14	1,502,960	17	1,545,668
43 - Specialized construction activities	3	50,093	-	-	-	-	3	50,093

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions As on 30th June, 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	16	147,937	12	10,050	29	2,256,069	57
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	376	-	-	1	221,375	2	221,751
46 - Wholesale trade, except of motor vehicles and motorcycles	7	33,337	6	5,700	4	112,080	17	151,117
47 - Retail trade, except of motor vehicles and motorcycles	8	114,224	6	4,350	24	1,922,614	38	2,041,188
H. Transportation and storage	9	41,827	-	-	14	1,520,584	23	1,562,411
49 - Land transport and transport via pipelines	5	23,270	-	-	10	581,948	15	605,218
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	4	18,557	-	-	4	938,636	8	957,193
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	8	58,750	9	47,200	14	2,725,269	31	2,831,219
55 - Accommodation	1	750	1	2,500	8	2,712,846	10	2,716,096
56 - Food and beverage service activities	7	58,000	8	44,700	6	12,423	21	115,123
J. Information and communication	2	860	3	5,225	29	5,903,880	34	5,909,965
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	860	-	-	2	56,801	4	57,661
60 - Programming and broadcasting activities	-	-	-	-	2	59,464	2	59,464
61 - Telecommunications	-	-	2	4,350	13	5,487,458	15	5,491,808
62 - Computer programming, consultancy and related activities	-	-	-	-	8	202,867	8	202,867
63 - Information service activities	-	-	1	875	4	97,290	5	98,165
K. Real estate activities	-	-	-	-	4	377,732	4	377,732
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	2	72,567	3	73,017
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	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	72,567	2	72,567
N. Education	-	-	9	11,709	14	574,609	23	586,318
O. Human health and social work activities	2	11,296	11	37,579	19	1,033,664	32	1,082,539
86 - Human health activities	2	11,296	11	37,579	19	1,033,664	32	1,082,539
87 - Residential care activities	-	-	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	2	8,000	1	2,590	4	19,462
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	28,972	14,236,888	4,326	3,034,258	-	-	33,298	17,271,146
A. Bank Employees	1,013	1,727,411	102	219,079	-	-	1,115	1,946,490
1) For house building	369	1,310,345	37	166,958	-	-	406	1,477,303
2) For transport i.e. purchase of car etc.	282	294,733	22	31,292	-	-	304	326,026
3) Other purposes	362	122,333	43	20,828	-	-	405	143,161
B. Consumer Financing	27,958	12,508,813	4,224	2,815,179	-	-	32,182	15,323,992
1) For house building	27,669	12,495,788	4,201	2,813,994	-	-	31,870	15,309,782
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	22	129	1	204	-	-	23	333
5) Personal loans	266	12,647	22	981	-	-	288	13,628
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	561,944	2	561,944
Total	29,168	16,021,826	4,441	3,433,071	1,343	154,158,628	34,952	173,613,524

* 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	Jun-23	Mar-24	Jun-24 P
0.00	15,467,435	16,256,056	16,261,659
1.00	-	-	-
2.00	-	23,363	-
3.00	7,641,601	8,807,967	9,352,719
4.00	10,910,799	9,747,979	9,454,960
5.00	10,958,857	11,017,124	9,908,104
6.00	3,532,336	3,987,119	4,075,566
7.00	3,583,204	3,274,623	3,209,795
8.00	1,254,017	1,253,916	1,253,916
9.00	522,768	653,592	631,307
10.00	643,240	609,211	594,843
11.00	8,849	1,364	1,348
12.00	2,259,486	1,981,657	1,896,718
13.00	1,423,444	1,227,398	1,181,326
14.00	1,310	12,233	10,555
15.00	612	-	-
16.00	58,060	63,747	3,746
17.00	153,818	24,091	23,633
18.00	688,663	2,899	424
19.00	1,630,707	469,897	405,640
20.00	5,016,670	299,539	438,556
21.00	3,417,149	154,839	4,935,479
22.00	884,369	8,859,188	19,629,084
23.00	23,155,940	42,238,733	45,658,357
24.00	43,422,933	36,736,000	29,725,696
25.00 & above	32,297,192	19,459,938	14,960,094
Total	168,933,459	167,162,473	173,613,524

*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 30th June, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,037,304	486,982	12,737,373	16,261,659
1.00	-	-	-	-
2.00	-	-	-	-
3.00	7,235	591	9,344,893	9,352,719
4.00	394,616	53,060	9,007,285	9,454,960
5.00	2,669,001	798,092	6,441,011	9,908,104
6.00	1,272,379	223,594	2,579,593	4,075,566
7.00	2,437,422	567,861	204,512	3,209,795
8.00	-	-	1,253,916	1,253,916
9.00	-	-	631,307	631,307
10.00	235,482	44,138	315,223	594,843
11.00	-	1,348	-	1,348
12.00	1,508,467	387,911	340	1,896,718
13.00	955,173	203,527	22,626	1,181,326
14.00	390	-	10,165	10,555
15.00	-	-	-	-
16.00	3,472	274	-	3,746
17.00	-	-	23,633	23,633
18.00	40	-	384	424
19.00	65,325	33,083	307,232	405,640
20.00	358,107	68,829	11,620	438,556
21.00	101,154	25,868	4,808,457	4,935,479
22.00	84,905	20,087	19,524,092	19,629,084
23.00	176,351	43,168	45,438,838	45,658,357
24.00	223,945	42,785	29,458,966	29,725,696
25.00 & above	2,491,058	431,873	12,037,163	14,960,094
Total	16,021,826	3,433,071	154,158,628	173,613,524

*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	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,416	4,416	-	3,691	3,691	-	3,916	3,916
	NBFCs & Fin Aux.	-	2,106	2,106	-	1,381	1,381	-	1,875	1,875
	Private Sector	67	141,134	141,202	108	143,703	143,811	-	149,990	149,990
	Trust Fund	-	8	8	-	-	-	-	-	-
	Personal	18,183	1,171	19,354	16,478	1,117	17,595	482	16,789	17,271
	Others	-	1,849	1,849	-	684	684	-	562	562
	Total	18,251	150,683	168,933	16,586	150,576	167,162	482	173,131	173,614
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	855	855
	Private Sector	35	-	35	67	-	67	-	19,990	19,990
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,647	-	8,647	7,834	-	7,834	-	7,775	7,775
	Others	-	-	-	-	-	-	-	-	-
	Total	8,682	-	8,682	7,900	-	7,900	-	28,620	28,620
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,366	3,366	-	2,866	2,866	-	3,091	3,091
	NBFCs & Fin Aux.	-	1,973	1,973	-	2,098	2,098	-	975	975
	Private Sector	18	112,062	112,080	20	130,855	130,875	-	95,283	95,283
	Trust Fund	-	8	8	-	-	-	-	-	-
	Personal	5,703	979	6,681	5,199	937	6,135	58	5,755	5,813
	Others	-	1,849	1,849	-	684	684	-	562	562
	Total	5,721	120,235	125,956	5,218	137,440	142,658	58	105,666	105,724
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,713	-	1,713	1,547	-	1,547	190	1,317	1,507
	Others	-	-	-	-	-	-	-	-	-
	Total	1,713	-	1,713	1,547	-	1,547	190	1,317	1,507
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	99	-	99	78	-	78	-	74	74
	Others	-	-	-	-	-	-	-	-	-
	Total	99	-	99	78	-	78	-	74	74
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,050	1,050	-	825	825	-	825	825
	NBFCs & Fin Aux.	-	133	133	-	44	44	-	44	44
	Private Sector	14	29,072	29,087	22	30,682	30,704	-	34,717	34,717
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	704	192	896	583	278	861	-	894	894
	Others	-	-	-	-	-	-	-	-	-
	Total	718	30,448	31,166	605	31,829	32,434	-	36,480	36,480

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Balistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,248	-	1,248	1,178	-	1,178	234	916	1,150
	Others	-	-	-	-	-	-	-	-	-
	Total	1,248	-	1,248	1,178	-	1,178	234	916	1,150
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	70	-	70	61	-	61	-	58	58
	Others	-	-	-	-	-	-	-	-	-
	Total	70	-	70	61	-	61	-	58	58

9.11 Advances Classified by Size of Accounts Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	261	461	275	466	269	465
5,000 to 10,000	304	2,100	306	2,139	316	2,161
10,000 to 20,000	1,898	29,083	1,892	28,890	1,871	28,555
20,000 to 25,000	2,061	44,329	2,055	44,218	2,032	43,734
25,000 to 30,000	606	16,462	584	15,831	578	15,725
30,000 to 40,000	2,022	68,493	1,989	67,372	2,001	67,788
40,000 to 50,000	2,876	123,417	2,835	121,731	2,799	120,208
50,000 to 60,000	2,467	134,591	2,425	132,361	2,405	131,175
60,000 to 70,000	4,326	262,955	4,290	260,930	4,265	259,326
70,000 to 80,000	1,239	92,053	1,211	90,034	1,232	91,755
80,000 to 90,000	1,208	101,580	1,152	96,803	1,120	94,175
90,000 to 100,000	1,109	104,746	1,078	101,801	1,050	99,218
100,000 to 200,000	4,549	616,592	4,203	566,685	4,093	550,711
200,000 to 300,000	1,595	387,387	1,360	331,134	1,294	315,625
300,000 to 400,000	1,119	390,953	900	314,478	905	318,708
400,000 to 500,000	840	374,114	723	323,252	636	285,653
500,000 to 600,000	522	286,246	489	268,502	486	269,822
600,000 to 700,000	531	344,410	481	312,438	436	287,294
700,000 to 800,000	520	389,389	402	301,320	384	293,681
800,000 to 900,000	477	404,254	389	330,198	382	326,477
900,000 to 1,000,000	385	365,589	359	340,600	332	317,212
1,000,000 to 2,000,000	2,467	3,641,179	2,268	3,348,093	2,224	3,326,801
2,000,000 to 3,000,000	1,232	3,003,108	1,161	2,829,753	1,095	2,753,482
3,000,000 to 4,000,000	623	2,173,156	606	2,116,604	582	2,067,608
4,000,000 to 5,000,000	413	1,859,520	413	1,856,663	393	1,853,945
5,000,000 to 6,000,000	296	1,624,613	272	1,479,738	250	1,406,974
6,000,000 to 7,000,000	128	837,576	118	769,638	132	899,083
7,000,000 to 8,000,000	98	738,021	100	747,389	101	805,657
8,000,000 to 9,000,000	101	861,529	99	839,764	94	839,268
9,000,000 to 10,000,000	119	1,140,493	105	998,594	132	1,376,377
10,000,000 to 100,000,000	646	25,365,941	714	25,489,199	642	25,016,679
100,000,000 & Over	438	123,149,118	403	122,635,859	421	129,348,181
Total	37,476	168,933,459	35,657	167,162,473	34,952	173,613,524

*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 30th June, 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
1 to Less Than 5,000	213	379	43	86	13	-	269	465
5,000 to 10,000	280	1,917	35	239	1	5	316	2,161
10,000 to 20,000	1,693	25,881	178	2,658	-	16	1,871	28,555
20,000 to 25,000	1,849	39,767	183	3,967	-	-	2,032	43,734
25,000 to 30,000	506	13,757	71	1,911	1	57	578	15,725
30,000 to 40,000	1,746	59,251	255	8,537	-	-	2,001	67,788
40,000 to 50,000	2,544	109,174	255	10,990	-	44	2,799	120,208
50,000 to 60,000	2,144	116,866	259	14,147	2	161	2,405	131,175
60,000 to 70,000	3,915	237,946	349	21,315	1	65	4,265	259,326
70,000 to 80,000	1,088	80,769	144	10,832	-	154	1,232	91,755
80,000 to 90,000	966	81,244	154	12,846	-	85	1,120	94,175
90,000 to 100,000	909	85,873	141	13,345	-	-	1,050	99,218
100,000 to 200,000	3,526	472,068	559	76,173	8	2,470	4,093	550,711
200,000 to 300,000	1,088	263,945	196	47,804	10	3,876	1,294	315,625
300,000 to 400,000	750	263,915	146	50,369	9	4,425	905	318,708
400,000 to 500,000	512	228,359	116	52,351	8	4,943	636	285,653
500,000 to 600,000	390	214,887	85	46,866	11	8,069	486	269,822
600,000 to 700,000	359	233,119	72	47,008	5	7,167	436	287,294
700,000 to 800,000	299	223,788	78	59,325	7	10,569	384	293,681
800,000 to 900,000	316	268,071	63	53,281	3	5,125	382	326,477
900,000 to 1,000,000	262	248,896	68	64,427	2	3,889	332	317,212
1,000,000 to 2,000,000	1,688	2,481,734	476	701,367	60	143,700	2,224	3,326,801
2,000,000 to 3,000,000	825	2,012,522	235	574,853	35	166,108	1,095	2,753,482
3,000,000 to 4,000,000	432	1,505,971	116	406,830	34	154,807	582	2,067,608
4,000,000 to 5,000,000	279	1,250,862	69	310,436	45	292,647	393	1,853,945
5,000,000 to 6,000,000	194	1,049,059	26	142,908	30	215,006	250	1,406,974
6,000,000 to 7,000,000	94	620,017	16	103,419	22	175,648	132	899,083
7,000,000 to 8,000,000	58	435,644	16	122,348	27	247,665	101	805,657
8,000,000 to 9,000,000	66	557,251	5	42,219	23	239,798	94	839,268
9,000,000 to 10,000,000	89	857,265	15	152,697	28	366,416	132	1,376,377
10,000,000 to 100,000,000	88	1,981,630	17	277,518	537	22,757,532	642	25,016,679
100,000,000 & Over	-	-	-	-	421	129,348,181	421	129,348,181
Total	29,168	16,021,826	4,441	3,433,071	1,343	154,158,628	34,952	173,613,524

*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	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	2,830,983,068	2,953,886,148	2,862,556,194	1,931,651,227	2,100,610,255	2,001,432,401	1,875,296,766	2,034,579,732	1,971,694,187
1) Treasury Bills	2,157,514,105	2,257,154,000	2,173,204,042	782,793,019	925,498,555	807,973,800	712,724,949	843,703,530	773,360,715
2) Pakistan Investment Bonds (PIBs)	673,468,963	696,732,148	689,352,152	1,148,858,208	1,175,111,700	1,193,458,601	1,162,571,817	1,190,876,202	1,198,333,472
a. Fixed Rate	148,431,808	149,973,948	148,146,927	292,067,575	299,758,000	306,009,929	413,925,103	425,646,977	434,840,827
b. Floating Rate	525,037,155	546,758,200	541,205,225	856,790,633	875,353,700	887,448,672	748,646,714	765,229,225	763,492,645
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	18,804,082	24,932,487	54,620,029	15,588,323	26,985,024	18,333,014	11,980,246	23,362,721	14,617,324
1) Quoted On The Stock Exchange	12,740,579	11,917,954	47,717,891	10,316,659	10,631,804	11,448,336	8,164,413	8,765,332	9,373,333
of which:									
Financial Institutions	1,594,996	1,105,942	1,415,617	1,167,456	1,080,244	1,174,884	1,310,129	1,254,355	1,341,900
NFPSEs	655,993	262,773	492,390	854,086	351,069	937,297	754,938	173,880	897,009
Private Sector	5,898,244	3,693,207	5,878,979	4,059,694	2,692,947	4,829,216	3,081,153	1,668,957	3,964,246
2) Unquoted On The Stock Exchange	6,063,503	13,014,533	6,902,138	5,271,664	16,353,220	6,884,678	3,815,833	14,597,389	5,243,991
of which:									
Financial Institutions	1,465,484	8,418,995	2,508,371	3,606,712	14,690,749	4,651,046	1,393,713	12,477,750	3,036,180
NFPSEs	150,000	150,000	100,000	150,000	150,000	100,000	200,000	200,000	100,000
Private Sector	4,448,019	4,445,538	4,293,767	1,514,952	1,512,471	2,133,632	2,222,121	1,919,640	2,107,811
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	-	45,000	45,000	-
VIII. TERM FINANCE CERTIFICATES	24,702,077	24,648,187	26,521,054	24,122,984	24,104,873	26,192,177	20,566,921	20,599,683	22,155,399
IX. MUTUAL FUNDS	670,963	721,012	863,237	755,130	712,988	755,130	778,911	828,976	778,911
X. OTHERS	213,004	213,004	213,004	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	10,755,498	10,627,155	10,942,384	10,577,934	10,542,310	10,976,318	10,570,675	10,704,962	10,732,337
a. Government Islamic Securities	-	-	-	2,415,360	2,400,000	2,673,909	2,415,360	2,400,000	2,529,388
1. GOP Ijara Sukuk	-	-	-	2,415,360	2,400,000	2,673,909	2,415,360	2,400,000	2,529,388
a. Variable Rental Rate (VRR)	-	-	-	803,360	800,000	889,703	803,360	800,000	840,335
b. Fixed Rental Rate (FRR)	-	-	-	1,612,000	1,600,000	1,784,206	1,612,000	1,600,000	1,689,053
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	10,305,954	10,177,611	10,492,840	8,162,574	8,142,310	8,302,409	8,155,315	8,304,962	8,202,949
1) Diminishing Musharaka Sukuk	7,010,694	6,988,948	7,207,382	4,718,512	4,701,921	4,844,898	4,718,299	4,868,797	4,835,160
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	614,359	600,000	603,041	603,673	600,000	603,673	607,795	600,000	607,795
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,680,901	2,588,663	2,682,417	2,840,389	2,840,389	2,853,838	2,829,221	2,836,165	2,759,994
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	449,544	449,544	449,544	-	-	-	-	-	-
Total	2,886,157,558	3,015,056,859	2,955,753,855	1,982,724,464	2,162,984,315	2,057,725,629	1,919,244,885	2,090,127,440	2,020,014,747