

# **Development Finance Institutions**

## 9.1 Assets and Liabilities

### Development Finance Institutions

(Thousand Rupees)

Item	Sep-23	Jun-24	Sep-24 P
<b>Assets</b>	<b>2,565,620,720</b>	<b>2,438,263,386</b>	<b>2,326,980,624</b>
<b>I. Currency and Deposits</b>	<b>8,216,317</b>	<b>10,161,455</b>	<b>9,587,871</b>
1. Currency	20,677	13,026	13,073
2. Transferable Deposits	3,109,388	5,201,704	4,630,474
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	5,086,252	4,946,725	4,944,324
<b>II. Securities(other than shares)</b>	<b>2,260,912,021</b>	<b>2,147,386,747</b>	<b>2,016,301,915</b>
1. Short-term	1,675,270,985	780,341,908	621,377,691
2. Long-term	585,641,036	1,367,044,839	1,394,924,224
<b>III. Loans extended (Advances)<sup>1</sup></b>	<b>183,616,215</b>	<b>188,852,642</b>	<b>209,783,692</b>
1. Short-term	43,595,901	48,709,621	72,507,625
A) Money at call	-	-	300,000
B) Reverse Repo	11,707,764	2,389,338	30,281,452
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	31,888,137	46,320,283	41,926,173
2. Long-term	140,020,314	140,143,021	137,276,067
<b>IV. Shares and other equity</b>	<b>58,946,306</b>	<b>18,312,829</b>	<b>18,694,650</b>
1. Quoted	51,948,333	10,890,138	11,041,718
2. Non quoted	6,997,973	7,364,461	7,594,702
3. Investment fund shares	-	58,230	58,230
<b>V. Insurance Technical Reserve</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Other accounts receivable</b>	<b>43,151,556</b>	<b>62,108,041</b>	<b>60,999,103</b>
1. Trade credit and advances	-	-	623,046
2. Others	43,151,556	62,108,041	60,376,057
A) Dividends receivable resident sector	27,864	3,250	524,017
B) Settlement accounts resident sector	940,213	1,307,762	724,458
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	42,183,479	60,797,029	59,127,582
E) Other non- resident accounts receivable	-	-	-
<b>VIII. Non-financial assets</b>	<b>10,778,305</b>	<b>11,441,672</b>	<b>11,613,393</b>
1. Produced assets	10,628,606	11,246,428	11,413,869
A) Tangible fixed assets	10,343,663	10,949,559	11,145,253
a) Dwellings	4,347,420	4,311,641	4,285,912
i) Building on freehold land	519,004	473,473	445,558
ii) Building on leasehold land	3,828,416	3,838,168	3,840,354
b) Other buildings and structures	2,429,009	2,486,431	2,482,299
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,392,258	2,449,680	2,445,548
c) Machinery and equipment	2,119,487	2,450,908	2,356,483
i) Transport equipment	1,239,601	1,484,636	1,396,325
ii) Furniture & Fixtures	315,644	345,168	299,281
iii) Office equipment	491,903	513,298	545,523
iv) Other machinery & equipment	72,339	107,807	115,355
d) Other tangible fixed assets n.e.s	1,447,747	1,700,578	2,020,559
B) Intangible fixed assets	284,943	296,870	268,615
a) Computer software	238,206	296,870	268,615
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	46,737	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work-in-progress	-	45,545	49,825

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### Development Finance Institutions

(Thousand Rupees)

Item	Sep-23	Jun-24	Sep-24 P
<b>Liabilities</b>	<b>2,565,620,720</b>	<b>2,438,263,386</b>	<b>2,326,980,624</b>
<b>I. Deposits<sup>2</sup></b>	<b>39,422,552</b>	<b>60,551,131</b>	<b>50,367,498</b>
1. Transferable Deposits	2,828,662	3,943,515	4,730,761
2. Restricted/ compulsory deposits	112,131	79,787	80,411
3. Other deposits	36,481,759	56,527,829	45,556,326
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
<b>III. Loans (Borrowings)</b>	<b>2,316,192,772</b>	<b>2,193,465,694</b>	<b>2,074,775,085</b>
1. Short-term	2,198,662,898	2,091,394,318	1,836,245,459
A) Money at call	42,309,912	96,292,942	65,740,571
B) Repurchase agreements (Repo)	2,038,546,700	1,883,923,750	1,462,490,490
C) Other short-term borrowings	117,806,286	111,177,625	308,014,397
2. Long-term borrowings	117,529,874	102,071,376	238,529,626
<b>IV. Financial Derivatives</b>	-	-	-
<b>V. Other accounts payable</b>	<b>51,047,917</b>	<b>50,191,157</b>	<b>49,390,016</b>
1. Provision for losses	19,410,653	19,491,294	20,365,906
A) Provision for loan losses-Specific	14,136,809	14,687,390	14,155,049
B) Provision for loan losses-General	2,988,360	2,892,491	5,318,669
C) Provision for other losses	2,285,484	1,911,413	892,188
2. Accumulated Depreciation	1,859,536	2,313,533	2,511,270
3. Other accounts payable to other resident Sectors	29,172,728	28,386,330	26,512,839
A) Dividends payable	-	-	-
B) Settlement accounts	2,858,828	2,533,301	2,690,708
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	26,313,900	25,853,029	23,822,131
a) Suspense account	7,947,121	8,013,768	8,263,246
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	2,541,910	(1,688,817)	(264,792)
d) Accrued wages	545,231	100,723	100,723
e) Accrued rent	-	-	-
f) Accrued taxes	8,020,251	8,028,796	7,381,196
g) Other miscellaneous liability items	7,259,387	11,398,559	8,341,758
4. Other non- resident accounts payable	605,000	-	-
A) Dividends payable non-residents	605,000	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	-	-	-
<b>VII. Shares and other equity</b>	<b>158,957,478</b>	<b>134,055,404</b>	<b>152,448,026</b>
1. Quoted	-	-	-
2. Non quoted	78,342,968	78,442,968	78,558,408
3. Investment fund shares	-	-	-
4. Retained earnings	38,316,515	21,042,493	21,574,151
5. Current year result	14,758,754	386,700	5,581,255
6. General and special reserve	24,854,624	25,640,940	25,821,409
7. Valuation adjustments	2,684,617	8,542,303	20,912,803
<b>IX. Contingencies and Commitments<sup>3</sup></b>	<b>171,516</b>	<b>228,432</b>	<b>72,632</b>
1. Guarantees	9,734	12,741	18,123
2. Commitments	160,738	215,158	53,660
A) Letter of Credit	2,088	4,702	3,750
B) Forward government Securities Transactions	25,988	3,807	-
C) Forward lending	3,796	6,998	3,244
D) Commitments for acquisition of :	32	30	31
i. Fixed assets	2	1	1
ii. Intangible assets	30	29	30
E) Other commitments	128,833	199,590	46,636
3. Other contingent liabilities	1,043	533	849

Notes:

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

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

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

## 8.2 Profit and Loss Accounts

### Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
<b>A. Mark-Up/Return/Interest Earned</b>	<b>150,810,446</b>	<b>120,786,999</b>	<b>136,763,205</b>
1. Loans and advances	7,234,571	7,567,055	8,524,474
2. Investments	142,446,909	112,145,085	126,432,910
3. Lendings to financial institutions	968,615	907,237	1,639,743
4. Balances with banks	160,246	167,611	166,068
5. Income from inter-office lending	105	10	-
6. Other	-	-	10
<b>B. Mark-Up/Return/Interest Expensed</b>	<b>143,034,358</b>	<b>124,601,831</b>	<b>129,809,119</b>
1. Deposits	2,000,929	2,917,783	2,919,035
2. Borrowings	141,047,564	121,661,658	126,859,779
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	(14,356)	20,726	29,918
6. Expense on inter-office borrowing	221	1,664	-
7. Other	-	-	387
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	<b>7,776,088</b>	<b>(3,814,832)</b>	<b>6,954,086</b>
<b>C. Non Mark-UP/Return/Interest Income</b>	<b>8,527,016</b>	<b>6,534,481</b>	<b>5,806,274</b>
1. Fee & Commission Income	95,870	171,020	230,214
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	-	12,249	10,997
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	33,016	52,493	43,759
v. Investment banking fee	48,967	79,818	34,774
vi. Commission on trade	505	143	-
vii. Commission on guarantees	13,382	26,317	38,134
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	102,550
xiv. Other Commission	-	-	-
2. Dividend Income	193,630	4,174,109	4,736,592
3. Foreign exchange income	21,615	5,168	(13,249)
4. Income from derivatives	-	-	-
5. Gain on securities	294,780	2,036,487	731,627
i. Realised	(30,179)	1,995,671	631,805
ii. Unrealised - held for trading	324,959	40,816	99,822
6. Other Income	7,921,121	147,697	121,090
i. Rent on property	131,926	112,378	104,130
ii. Gain on sale of fixed assets-net	10,622	(855)	1,480
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	7,778,573	36,174	15,480
<b>II. Total Income (I + C)</b>	<b>16,303,104</b>	<b>2,719,649</b>	<b>12,760,360</b>

## 8.2 Profit and Loss Accounts

### Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
D. Non Mark-UP/Return/Interest Expenses	2,260,425	1,957,713	2,514,102
1. Operating expenses	1,988,071	1,907,164	2,362,168
i. Total compensation expense	1,290,067	1,187,777	1,409,316
ii. Property expense	289,385	251,553	302,403
a. Rent and taxes	17,646	23,201	22,546
b. Insurance	5,454	8,441	13,623
c. Utilities cost	57,053	44,642	49,515
d. Lease rental	-	-	-
e. Fuel expense generators	2,137	2,046	2,837
f. Security (including guards)	7,873	9,215	10,833
g. Repair and maintenance (including janitorial charges)	71,864	52,532	87,238
h. Depreciation on right-of-use assets	19,254	83,023	82,325
i. Depreciation	108,104	28,454	33,486
iii. Information technology expenses	25,771	44,823	66,877
iv. Other operating expenses	382,848	423,010	583,572
2. Workers welfare fund	231,459	22,953	136,655
3. Other charges	40,895	27,596	15,279
i. Penalties imposed by State Bank of Pakistan	-	5,126	80
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	40,895	22,470	15,199
III. Profit before provisions (II - D)	14,042,679	761,936	10,246,258
E. Provisions / (reversals) and write offs - net	351,131	(504,724)	(10,585)
1. (Reversals) / provisions against balance with Banks	483	(458)	(104)
2. (Reversals) / provisions for diminution in value of investments	(298,313)	(217,033)	(56,208)
3. (Reversals) / provisions against loans & advances	650,152	(366,030)	32,548
4. (Reversals) / provisions against off balance sheet items	(1,204)	66,979	15,760
5. Reversals against other assets	13	11,818	(2,581)
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	(59,863)	-
IV. Profit Before Taxation (III - E - F)	13,691,548	1,326,523	10,256,843
G. Taxation	3,625,361	50,854	3,339,554
1. Current	3,690,781	2,532,931	4,221,330
2. Prior	3,874	-	(5,167)
3. Deferred	(69,294)	(2,482,077)	(876,609)
V. Profit After Taxation (IV - G)	10,066,187	1,275,669	6,917,289
Notes on Human Resources			
Number of Employees*	1,028	952	990
1. Permanent	863	810	858
a. Male	747	690	731
b. Female	116	120	127
2. Contractual	165	142	132
a. Male	148	122	115
b. Female	17	20	17

\* 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	Sep-23		Jun-24		Sep-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	1	25,000	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	575	38,177,746	883	58,083,951	831	48,830,345
1) Less Than Three Months	225	5,575,726	381	9,258,824	292	10,997,196
2) For Three Months and Over but Less Than Six Months	129	7,480,994	117	11,405,777	111	5,990,528
3) For Six Months and Over but Less Than One Year	70	2,868,078	92	5,413,361	110	5,347,355
4) For One Year & Over but Less Than Two Years	137	22,152,688	286	32,001,554	305	26,350,046
5) For Two Years & Over but Less Than Three Years	13	260	7	140	11	220
6) For Three Years & Over but Less Than Four Years	-	-	-	-	1	45,000
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
<b>Total</b>	<b>575</b>	<b>38,177,746</b>	<b>884</b>	<b>58,108,951</b>	<b>831</b>	<b>48,830,345</b>

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

#### Development Finance Institutions Sep-24

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of		No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Current Deposits	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	177	1,276,080	92	1,154,450	152	713,556	410	45,686,259	831	48,830,345
1) Less Than Three Months	75	393,331	31	182,310	65	296,710	121	10,124,845	292	10,997,196
2) For Three Months and Over but Less Than Six Months	30	135,591	8	25,486	10	112,084	63	5,717,367	111	5,990,528
3) For Six Months and Over but Less Than One Year	21	114,763	15	734,090	18	62,354	56	4,436,148	110	5,347,355
4) For One Year & Over but Less Than Two Years	41	632,195	37	212,544	59	242,408	168	25,262,899	305	26,350,046
5) For Two Years & Over but Less Than Three Years	10	200	1	20	-	-	-	-	11	220
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	1	45,000	1	45,000
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	100,000	1	100,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>177</b>	<b>1,276,080</b>	<b>92</b>	<b>1,154,450</b>	<b>152</b>	<b>713,556</b>	<b>410</b>	<b>45,686,259</b>	<b>831</b>	<b>48,830,345</b>

## 9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
<b>1. FOREIGN CONSTITUENTS</b>	1,277,104	1,699,842	-	-	-	-
1) Official	1,277,104	1,699,842	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	36,900,642	56,409,109	-	-	-	-
<b>I. GOVERNMENT</b>	13,634,065	23,388,810	-	-	-	-
A. Federal Government	12,813,174	22,817,039	-	-	-	-
B. Provincial Governments	820,891	571,771	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	7,146,669	10,236,669	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	705,000	5,500,000	-	-	-	-
Transport, storage and communications	5,395,000	3,900,000	-	-	-	-
Manufacturing	1,046,669	836,669	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	2,130,270	1,868,397	-	-	-	-
Mutual Funds and AMCs	-	150,000	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	1,075,500	102,331	-	-	-	-
Stock Exchange & Brokerage Houses	643,770	717,966	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	411,000	898,100	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	9,634,739	15,423,644	-	-	-	-
A. Agriculture, forestry and fishing	265,348	-	-	-	-	-
1. Crop and animal production, hunting and related service activities	265,348	-	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	135,838	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	500,000	4,927,702	-	-	-	-
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	-	4,927,702	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	5,811,380	5,661,673	-	-	-	-
10 - Manufacture of food products	453,345	702,984	-	-	-	-
11 - Manufacture of beverages	1,371,849	100,600	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	628,125	793,102	-	-	-	-
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	501,257	693,102	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	126,868	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)

Sep-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
1,779,066	-	-	-	-	-	-	-	1,779,066	1,779,066
1,779,066	-	-	-	-	-	-	-	1,779,066	1,779,066
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
15,208,658	5,347,355	26,350,046	220	45,000	-	100,000	-	47,051,279	47,051,279
1,238,675	2,900,000	15,232,039	-	-	-	-	-	19,370,714	19,370,714
700,000	2,900,000	15,232,039	-	-	-	-	-	18,832,039	18,832,039
538,675	-	-	-	-	-	-	-	538,675	538,675
-	-	-	-	-	-	-	-	-	-
-	-	4,150,000	-	-	-	-	-	4,150,000	4,150,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	3,650,000	-	-	-	-	-	3,650,000	3,650,000
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
230,681	-	1,440,316	-	45,000	-	-	-	1,715,997	1,715,997
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
29,473	-	73,500	-	-	-	-	-	102,973	102,973
-	-	717,966	-	-	-	-	-	717,966	717,966
-	-	-	-	-	-	-	-	-	-
201,208	-	648,850	-	45,000	-	-	-	895,058	895,058
11,211,633	1,112,994	3,912,038	-	-	-	100,000	-	16,336,665	16,336,665
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,970,412	-	-	-	-	-	-	-	4,970,412	4,970,412
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,970,412	-	-	-	-	-	-	-	4,970,412	4,970,412
-	-	-	-	-	-	-	-	-	-
1,959,159	918,148	1,741,295	-	-	-	100,000	-	4,718,602	4,718,602
500,000	48,000	100,000	-	-	-	-	-	648,000	648,000
100,600	-	-	-	-	-	-	-	100,600	100,600
-	-	-	-	-	-	-	-	-	-
82,528	669,559	40,000	-	-	-	100,000	-	892,087	892,087
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
32,528	669,559	40,000	-	-	-	-	-	742,087	742,087
-	-	-	-	-	-	-	-	-	-
50,000	-	-	-	-	-	100,000	-	150,000	150,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

## 9.4 Deposits Distributed by Category

Development

	Sep-23	Jun-24	Sep-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 materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	492,151	266,139	-	-	-	-
Printing and other service activities related to printing	302,437	29,312	-	-	-	-
Reproduction of recorded media	189,714	236,827	-	-	-	-
19 - Manufacture of coke and refined petroleum products	25,500	25,500	-	-	-	-
20 - Manufacture of chemicals and chemical products	480,597	1,352,638	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	297,716	299,725	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	1,000,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	75,000	100,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	605,000	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	26,226	24,274	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	360,871	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 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	514,109	2,168,985	-	-	-	-
Electric power generation, transmission and distribution	514,109	22,400	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	500,000	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	14,109	22,400	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	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	400,000	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	400,000	-	-	-	-	-



## 9.4 Deposits Distributed by Category

Development

	Sep-23	Jun-24	Sep-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	228,500	378,000	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	228,500	378,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	67,000	87,000	-	-	-	-
55 - Accommodation	67,000	87,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	770,661	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	296,068	349,770	-	-	-	-
62 - Computer programming, consultancy and related activities	321,352	109,242	-	-	-	-
63 - Information service activities	153,241	186,303	-	-	-	-
K. Real estate activities	20,053	1,534	-	-	-	-
L. Professional, scientific and technical activities	129,426	198,157	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	74,426	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	55,000	78,577	-	-	-	-
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	501,410	908,098	-	-	-	-
O. Human health and social work activities	30,000	50,000	-	-	-	-
86 - Human health activities	30,000	50,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	1,852	2,180	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,649,417	2,189,662	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,434,568	1,818,578	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	214,849	371,084	-	-	-	-
VI. PERSONAL	2,697,907	3,291,428	-	-	-	-
A. Salaried persons	1,354,570	1,615,195	-	-	-	-
B. Self employed	480,782	581,786	-	-	-	-
C. Other Personal	862,555	1,094,447	-	-	-	-
VII. OTHER	7,575	10,500	-	-	-	-
Total	38,177,746	58,108,951	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Sep-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
-	20,000	120,000	-	-	-	-	-	140,000	140,000
-	-	-	-	-	-	-	-	-	-
-	20,000	120,000	-	-	-	-	-	140,000	140,000
-	-	-	-	-	-	-	-	-	-
-	24,000	350,000	-	-	-	-	-	374,000	374,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	24,000	350,000	-	-	-	-	-	374,000	374,000
-	-	-	-	-	-	-	-	-	-
35,000	-	-	-	-	-	-	-	35,000	35,000
35,000	-	-	-	-	-	-	-	35,000	35,000
-	-	-	-	-	-	-	-	-	-
135,221	75,000	205,855	-	-	-	-	-	416,076	416,076
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
120,221	-	19,552	-	-	-	-	-	139,773	139,773
15,000	75,000	-	-	-	-	-	-	90,000	90,000
-	-	186,303	-	-	-	-	-	186,303	186,303
-	17,054	-	-	-	-	-	-	17,054	17,054
134,333	-	97,739	-	-	-	-	-	232,072	232,072
-	-	-	-	-	-	-	-	-	-
46,736	-	97,739	-	-	-	-	-	144,475	144,475
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
87,597	-	-	-	-	-	-	-	87,597	87,597
-	-	-	-	-	-	-	-	-	-
235,000	-	-	-	-	-	-	-	235,000	235,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
235,000	-	-	-	-	-	-	-	235,000	235,000
-	-	-	-	-	-	-	-	-	-
74,642	43,613	1,347,149	-	-	-	-	-	1,465,404	1,465,404
-	-	50,000	-	-	-	-	-	50,000	50,000
-	-	50,000	-	-	-	-	-	50,000	50,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,382,157	423,154	528,006	-	-	-	-	-	2,333,317	2,333,317
975,658	420,414	503,271	-	-	-	-	-	1,899,343	1,899,343
406,499	2,740	24,735	-	-	-	-	-	433,974	433,974
1,145,512	911,207	1,087,147	220	-	-	-	-	3,144,086	3,144,086
538,628	560,613	388,064	220	-	-	-	-	1,487,525	1,487,525
133,446	329,571	153,848	-	-	-	-	-	616,865	616,865
473,438	21,023	545,235	-	-	-	-	-	1,039,696	1,039,696
-	-	500	-	-	-	-	-	500	500
16,987,724	5,347,355	26,350,046	220	45,000	-	100,000	-	48,830,345	48,830,345

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

### Development Finance Institutions Sep-24

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	7	1,779,066	7	1,779,066
1) Official	-	-	-	-	-	-	7	1,779,066	7	1,779,066
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	177	1,276,080	92	1,154,450	152	713,556	403	43,907,193	824	47,051,279
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	40	19,370,714	40	19,370,714
A. Federal Government	-	-	-	-	-	-	34	18,832,039	34	18,832,039
B. Provincial Governments	-	-	-	-	-	-	6	538,675	6	538,675
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	17	4,150,000	17	4,150,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	13	3,650,000	13	3,650,000
Manufacturing	-	-	-	-	-	-	4	500,000	4	500,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	57	1,715,997	57	1,715,997
Mutual Funds and AMCs	-	-	-	-	-	-	28	-	28	-
Insurance & Pension Funds	-	-	-	-	-	-	1	-	1	-
MFI and DFIs	-	-	-	-	-	-	11	102,973	11	102,973
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	717,966	2	717,966
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	8	895,058	8	895,058
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	-	-	-	-	-	-	177	16,336,665	177	16,336,665
<b>A. Agriculture, forestry and fishing</b>	-	-	-	-	-	-	-	-	-	-
<b>I. Crop and animal production, hunting and related service activities</b>	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	-	-	-	-	-	-	-	-	-	-
<b>B. Mining and quarrying</b>	-	-	-	-	-	-	1	4,970,412	1	4,970,412
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	1	4,970,412	1	4,970,412
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	-	-	-	-	-	-	94	4,718,602	94	4,718,602
10 - Manufacture of food products	-	-	-	-	-	-	6	648,000	6	648,000
11 - Manufacture of beverages	-	-	-	-	-	-	2	100,600	2	100,600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	20	892,087	20	892,087
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	-	-	-	-	-	-	17	742,087	17	742,087
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	2	150,000	2	150,000
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 Sep-24

(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	-	-	-	-	-	-	26	376,801	26	376,801
Printing and other service activities related to printing	-	-	-	-	-	-	11	129,454	11	129,454
Reproduction of recorded media	-	-	-	-	-	-	15	247,347	15	247,347
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	1	18,000	1	18,000
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	4	1,074,999	4	1,074,999
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	8	299,724	8	299,724
pharmaceutical preparations	-	-	-	-	-	-	4	150,000	4	150,000
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except	-	-	-	-	-	-	1	50,000	1	50,000
machinery and equipment	-	-	-	-	-	-	4	630,782	4	630,782
products	-	-	-	-	-	-	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-	5	25,167	5	25,167
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	13	452,442	13	452,442
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
supplies	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	10	3,683,044	10	3,683,044
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	5	1,293,430	5	1,293,430
Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	3	17,562	3	17,562
f) Other	-	-	-	-	-	-	2	1,275,868	2	1,275,868
mains	-	-	-	-	-	-	5	2,389,614	5	2,389,614
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and	-	-	-	-	-	-	-	-	-	-
remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities;	-	-	-	-	-	-	-	-	-	-
materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-	-	-	-
services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

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

### Development Finance Institutions Sep-24

(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	-	-	-	-	-	-	2	140,000	2	140,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	2	140,000	2	140,000
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	4	374,000	4	374,000
49 - Land transport and transport via pipelines	-	-	-	-	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	4	374,000	4	374,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	1	35,000	1	35,000
55 - Accommodation	-	-	-	-	-	-	1	35,000	1	35,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	5	416,076	5	416,076
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications activities	-	-	-	-	-	-	2	139,773	2	139,773
63 - Information service activities	-	-	-	-	-	-	2	90,000	2	90,000
K. Real estate activities	-	-	-	-	-	-	1	186,303	1	186,303
L. Professional, scientific and technical activities	-	-	-	-	-	-	5	17,054	5	17,054
69 - Legal and accounting activities	-	-	-	-	-	-	17	232,072	17	232,072
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	14	144,475	14	144,475
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	3	87,597	3	87,597
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	3	235,000	3	235,000
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	-	-	-	-	-	-	2	235,000	2	235,000
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	32	1,465,404	32	1,465,404
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	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	111	2,333,317	111	2,333,317
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	98	1,899,343	98	1,899,343
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	13	433,974	13	433,974
VI. PERSONAL	177	1,276,080	92	1,154,450	152	713,556	-	-	421	3,144,086
A. Salaried persons	138	617,388	46	611,891	58	258,246	-	-	242	1,487,525
B. Self employed	5	145,000	5	330,191	7	141,674	-	-	17	616,865
C. Other Personal	34	513,692	41	212,368	87	313,636	-	-	162	1,039,696
VII. OTHER	-	-	-	-	-	-	1	500	1	500
<b>Total</b>	<b>177</b>	<b>1,276,080</b>	<b>92</b>	<b>1,154,450</b>	<b>152</b>	<b>713,556</b>	<b>410</b>	<b>45,686,259</b>	<b>831</b>	<b>48,830,345</b>

\* Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories

**9.5 Province/Region wise Deposits by Categories**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,277	1,277	-	1,700	1,700	-	1,779	1,779
	Govt.	-	13,689	13,689	-	23,389	23,389	-	19,371	19,371
	NFPSEs	-	7,147	7,147	-	10,237	10,237	-	4,150	4,150
	NBFCs & Fin Aux.	-	2,130	2,130	-	1,868	1,868	-	1,716	1,716
	Private Sector	-	9,635	9,635	-	15,424	15,424	-	16,337	16,337
	Trust Fund	-	1,595	1,595	-	2,190	2,190	-	2,333	2,333
	Personal	-	2,698	2,698	-	3,291	3,291	-	3,144	3,144
	Others	-	8	8	-	11	11	-	1	1
	Total	-	38,178	38,178	-	58,109	58,109	-	48,830	48,830
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-
Sindh		Foreign	-	1,277	1,277	-	1,700	1,700	-	5,068
	Govt.	-	10,634	10,634	-	18,576	18,576	-	13,719	13,719
	NFPSEs	-	7,147	7,147	-	10,237	10,237	-	1,924	1,924
	NBFCs & Fin Aux.	-	1,880	1,880	-	1,133	1,133	-	2,936	2,936
	Private Sector	-	8,499	8,499	-	14,799	14,799	-	13,944	13,944
	Trust Fund	-	1,357	1,357	-	1,814	1,814	-	1,769	1,769
	Personal	-	2,698	2,698	-	3,291	3,291	-	3,077	3,077
	Others	-	8	8	-	11	11	-	1	1
	Total	-	33,500	33,500	-	51,560	51,560	-	42,438	42,438
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	3,055	3,055	-	4,813	4,813	-	4,663	4,663
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	250	250	-	735	735	-	738	738
Private Sector		-	1,136	1,136	-	625	625	-	600	600
Trust Fund		-	237	237	-	376	376	-	392	392
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	4,678	4,678	-	6,549	6,549	-	6,393	6,393

**9.5 Province/Region wise Deposits by Categories**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-23			Jun-24			Sep-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.)	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 100,000	16	708	148	520	86
100,000 to 200,000	3	370	17	2,392	14	1,646
200,000 to 300,000	13	3,242	16	3,885	16	3,806
300,000 to 400,000	6	1,912	15	4,939	9	2,970
400,000 to 500,000	8	3,675	16	7,898	8	3,547
500,000 to 600,000	10	5,322	13	6,749	35	17,847
600,000 to 700,000	5	3,176	15	9,839	15	9,249
700,000 to 800,000	3	2,241	6	4,437	11	8,126
800,000 to 900,000	4	3,408	6	5,010	10	9,130
900,000 to 1,000,000	32	31,396	14	13,360	2	1,913
1,000,000 to 2,000,000	66	95,095	110	144,007	40	51,808
2,000,000 to 3,000,000	34	83,126	47	118,273	33	79,764
3,000,000 to 4,000,000	19	66,407	38	131,162	21	71,173
4,000,000 to 5,000,000	17	76,747	26	114,781	12	54,151
5,000,000 to 6,000,000	19	100,736	40	213,662	28	146,729
6,000,000 to 7,000,000	21	138,246	17	108,958	14	89,230
7,000,000 to 8,000,000	12	90,700	23	170,234	16	118,649
8,000,000 to 9,000,000	6	51,156	11	93,496	162	507,754
9,000,000 to 10,000,000	16	155,927	9	87,185	38	835,356
10,000,000 to 100,000,000	170	5,425,297	197	6,896,670	176	6,392,057
100,000,000 & Over	95	31,838,859	100	49,971,495	85	40,425,170
<b>Total</b>	<b>575</b>	<b>38,177,746</b>	<b>884</b>	<b>58,108,951</b>	<b>831</b>	<b>48,830,345</b>

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

**9.6.1 Deposits Distributed by Size of Accounts and Gender**  
Development Finance Institutions  
Sep-24

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	10	200	2	70	-	-	74	-	86	270
100,000 to 200,000	9	1,068	2	250	3	328	-	-	14	1,646
200,000 to 300,000	3	676	8	1,860	4	995	1	275	16	3,806
300,000 to 400,000	5	1,680	1	300	3	990	-	-	9	2,970
400,000 to 500,000	2	940	3	1,291	1	400	2	916	8	3,547
500,000 to 600,000	10	5,155	7	3,534	15	7,558	3	1,600	35	17,847
600,000 to 700,000	7	4,267	2	1,282	5	3,100	1	600	15	9,249
700,000 to 800,000	1	750	7	5,248	2	1,412	1	716	11	8,126
800,000 to 900,000	3	2,507	1	800	5	4,940	1	883	10	9,130
900,000 to 1,000,000	1	950	-	-	1	963	-	-	2	1,913
1,000,000 to 2,000,000	20	25,739	2	2,429	8	8,808	10	14,832	40	51,808
2,000,000 to 3,000,000	12	28,908	3	8,193	6	14,050	12	28,613	33	79,764
3,000,000 to 4,000,000	7	24,523	4	13,394	5	16,612	5	16,644	21	71,173
4,000,000 to 5,000,000	7	30,775	2	9,923	-	-	3	13,453	12	54,151
5,000,000 to 6,000,000	4	22,321	4	20,216	4	21,373	16	82,819	28	146,729
6,000,000 to 7,000,000	4	25,558	2	12,268	5	31,725	3	19,679	14	89,230
7,000,000 to 8,000,000	3	22,028	4	29,903	2	15,727	7	50,991	16	118,649
8,000,000 to 9,000,000	35	114,594	18	79,231	63	196,517	46	117,412	162	507,754
9,000,000 to 10,000,000	11	166,477	6	69,135	9	148,779	12	450,965	38	835,356
10,000,000 to 100,000,000	22	482,383	11	224,727	11	239,279	132	5,445,668	176	6,392,057
100,000,000 & Over	1	314,581	3	670,396	-	-	81	39,440,193	85	40,425,170
<b>Total</b>	<b>177</b>	<b>1,276,080</b>	<b>92</b>	<b>1,154,450</b>	<b>152</b>	<b>713,556</b>	<b>410</b>	<b>45,686,259</b>	<b>831</b>	<b>48,830,345</b>

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

## 9.7 Advances Classified by Securities

### Development Finance Institutions

(Thousand Rupees)

Security	Sep23		Jun24		Sep24	
	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:	4	250,521	1	7,354	1	7,354
A. Quoted on the Stock Exchange:	2	8,854	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	1	1,500	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	1,500	-	-	-	-
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	2	241,667	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	2	241,667	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2	241,667	-	-	-	-
III. Merchandise	39	5,439,931	46	8,026,608	39	6,611,084
A. Food Items:	6	840,900	11	3,032,015	10	2,192,465
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	4	340,900	2	340,900	3	381,350
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	2	500,000	9	2,691,115	7	1,811,115
(a) Indigenous	2	500,000	9	2,691,115	7	1,811,115
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	7	510,972	15	2,267,667	11	1,879,068
1. Cotton Raw:	1	13,081	-	-	-	-
(a) Indigenous	1	13,081	-	-	-	-
(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	1	400,000
(b) Imported	-	-	-	-	1	250,000

## 9.7 Advances Classified by Securities

### Development Finance Institutions

(Thousand Rupees)

Security	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	5	494,891	13	1,617,667	9	1,229,068
(a) Indigenous	5	494,891	10	1,217,667	6	829,068
(b) Imported	-	-	3	400,000	3	400,000
C. Finished/Manufactured Goods:	26	4,088,059	20	2,726,926	18	2,539,551
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	2,655,924	16	2,094,231	16	2,291,576
(a) Indigenous	2	113,038	1	106,539	1	499,999
(b) Imported	15	2,542,886	15	1,987,692	15	1,791,577
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:	6	732,135	3	432,695	1	47,975
(a) Indigenous	3	677,708	2	382,000	-	-
(b) Imported	3	54,427	1	50,695	1	47,975
IV. Fixed Assets Including Machinery	1,748	94,173,398	1,363	104,028,875	1,370	99,403,209
A. Transport Equipment	460	777,327	316	763,348	310	598,017
B. Furniture & Fixtures	4	938,182	3	300,682	3	150,682
C. Office Equipment	1	21,890	2	32,791	2	31,059
D. Other Machinery & Equipment	1,283	92,435,999	1,042	102,932,055	1,055	98,623,451
V. Real Estate	34,606	41,496,294	32,689	41,383,283	32,184	41,783,885
A. Land	121	12,733,786	164	13,270,101	169	12,915,043
1. Residential	11	1,349,957	71	1,063,524	9	489,000
(a) House	10	210,516	71	1,063,524	8	487,500
(b) Flat	1	1,139,441	-	-	1	1,500
2. Non-Residential	110	11,383,829	93	12,206,577	160	12,426,043
(a) Commercial	9	223,450	-	-	60	571,474
(b) Industrial	22	2,447,930	13	1,648,616	15	1,651,110
(c) Agriculture	52	5,277,822	50	7,003,353,467	54	6,813,581
(c) Others	27	3,434,627	30	3,554,608	31	3,389,878
B. Buildings:	34,485	28,762,508	32,525	28,113,181	32,015	28,868,842
1. Residential	34,344	19,618,331	32,380	18,762,010	31,850	18,237,487
(a) House	29,902	17,727,532	32,210	18,677,873	31,681	18,130,579
(b) Flat	4,442	1,890,799	170	84,137	169	106,908
2. Non-Residential	141	9,144,177	145	9,351,171	165	10,631,355
(a) Commercial	79	6,740,466	69	5,275,578	72	5,797,961
(b) Industrial	12	1,637,442	25	1,455,909	27	1,399,729
(c) Agriculture	50	766,269	-	0	-	-
(c) Others	-	-	51	2,619,684	66	3,433,665
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	244	18,394,548	234	19,466,151	231	18,571,323
A. Other Secured Advances	202	14,111,487	186	14,921,847	182	13,834,089
1. Receivables	1	88,889	84	3,973,546	10	3,080,000
2. Employees Benefits	76	39,938	-	-	63	85,413
3. Others	125	13,982,660	102	10,948,301	109	10,668,676
B. Advances Secured by Guarantee(s)	42	4,283,061	48	4,544,304	49	4,737,234
1. Institutional Guarantee(s)	5	4,153,241	7	4,534,716	7	4,726,558
2. Individual Guarantee(s)	37	129,820	41	9,588	42	10,676
VIII. Unsecured Advances	599	620,226	619	701,253	624	830,321
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	540	121,303	560	118,037	559	56,479
3. Others	59	498,923	59	583,216	65	773,842
<b>Total</b>	<b>37,241</b>	<b>160,374,918</b>	<b>34,952</b>	<b>173,613,524</b>	<b>34,449</b>	<b>167,207,176</b>

## 9.7.1 Advances Classified by Securities and Gender

### Development Finance Institutions Sep-24

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>	-	-	-	-	-	-	-	-
<b>Ornaments and Precious Metals</b>	-	-	-	-	-	-	-	-
<b>II. Securities, Shares and Other</b>	-	-	-	-	-	-	-	-
<b>Financial Instruments:</b>	-	-	-	-	1	7,354	1	7,354
<b>A. Quoted on the Stock Exchange:</b>	-	-	-	-	1	7,354	1	7,354
<b>1. To Stock Brokers and Dealers:</b>	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
<b>2. To Others:</b>	-	-	-	-	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>B. Unquoted on the Stock Exchange:</b>	-	-	-	-	-	-	-	-
<b>1. To Stock Brokers and Dealers:</b>	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
<b>2. To Others:</b>	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
<b>III. Merchandise</b>	-	-	-	-	39	6,611,084	39	6,611,084
<b>A. Food Items:</b>	-	-	-	-	10	2,192,465	10	2,192,465
<b>1. Wheat</b>	-	-	-	-	-	-	-	-
<b>2. Rice and Paddy</b>	-	-	-	-	3	381,350	3	381,350
<b>3. Other Grains &amp; Pulses:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>4. Edible Oils:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>5. Sugar:</b>	-	-	-	-	7	1,811,115	7	1,811,115
(a) Indigenous	-	-	-	-	7	1,811,115	7	1,811,115
(b) Imported	-	-	-	-	-	-	-	-
<b>6. Kariana And Spices</b>	-	-	-	-	-	-	-	-
<b>7. Fish And Fish Preparations</b>	-	-	-	-	-	-	-	-
<b>8. Other Food Items:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>B. Raw Materials:</b>	-	-	-	-	11	1,879,068	11	1,879,068
<b>1. Cotton Raw:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>2. Synthetic Fibers:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>3. Fertilizers:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>4. Petroleum Crude:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>5. Iron and Steel:</b>	-	-	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	-	-	1	400,000	1	400,000
(b) Imported	-	-	-	-	1	250,000	1	250,000

## 9.7.1 Advances Classified by Securities and Gender

### Development Finance Institutions Sep-24

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	(Thousand Rupees)							
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	9	1,229,068	9	1,229,068
(a) Indigenous	-	-	-	-	6	829,068	6	829,068
(b) Imported	-	-	-	-	3	400,000	3	400,000
C. Finished/Manufactured Goods:	-	-	-	-	18	2,539,551	18	2,539,551
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	16	2,291,576	16	2,291,576
(a) Indigenous	-	-	-	-	1	499,999	1	499,999
(b) Imported	-	-	-	-	15	1,791,577	15	1,791,577
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	1	200,000	1	200,000
12. Other Finished Goods:	-	-	-	-	1	47,975	1	47,975
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	1	47,975	1	47,975
IV. Fixed Assets Including Machinery	325	626,404	54	102,475	991	98,674,330	1,370	99,403,209
A. Transport Equipments	266	319,826	31	54,901	13	223,290	310	598,017
B. Furniture & Fixtures	1	360	-	-	2	150,322	3	150,682
C. Office Equipments	1	12,750	-	-	1	18,309	2	31,059
D. Other Machinery & Equipments	57	293,468	23	47,574	975	98,282,409	1,055	98,623,451
V. Real Estate	27,753	14,953,249	4,242	3,263,418	189	23,567,218	32,184	41,783,885
A. Land	44	624,369	27	208,718	98	12,081,956	169	12,915,043
1. Residential	-	-	6	36,500	3	452,500	9	489,000
(a) House	-	-	5	35,000	3	452,500	8	487,500
(b) Flat	-	-	1	1,500	-	-	1	1,500
2. Non-Residential	44	624,369	21	172,218	95	11,629,456	160	12,426,043
(a) Commercial	35	375,369	20	147,218	5	48,887	60	571,474
(b) Industrial	2	35,000	-	-	13	1,616,110	15	1,651,110
(c) Agriculture	6	128,000	1	25,000	47	6,660,581	54	6,813,581
(d) Other	1	86,000	-	-	30	3,303,878	31	3,389,878
B. Buildings:	27,709	14,328,880	4,215	3,054,700	91	11,485,262	32,015	28,868,842
1. Residential	27,659	13,736,708	4,182	2,969,384	9	1,531,395	31,850	18,237,487
(a) House	27,505	13,632,465	4,167	2,966,719	9	1,531,395	31,681	18,130,579
(b) Flat	154	104,243	15	2,665	-	-	169	106,908
2. Non-Residential	50	592,172	33	85,316	82	9,953,867	165	10,631,355
(a) Commercial	24	240,541	18	41,941	30	5,515,479	72	5,797,961
(b) Industrial	4	77,691	-	-	23	1,322,038	27	1,399,729
(c) Agriculture	-	-	-	-	-	-	-	-
(d) Other	22	273,940	15	43,375	29	3,116,350	66	3,433,665
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	94	110,474	20	12,447	117	18,448,402	231	18,571,323
A. Other Secured Advances	60	101,933	12	10,312	110	13,721,844	182	13,834,089
1. Receivables	-	-	-	-	10	3,080,000	10	3,080,000
2. Employees Benefits	58	80,375	5	5,038	-	-	63	85,413
3. Others	2	21,558	7	5,274	100	10,641,844	109	10,668,676
B. Advances Secured by Guarantee(s)	34	8,541	8	2,135	7	4,726,558	49	4,737,234
1. Institutional Guarantee(s)	-	-	-	-	7	4,726,558	7	4,726,558
2. Individual Guarantee(s)	34	8,541	8	2,135	-	-	42	10,676
VIII. Unsecured Advances	566	141,832	56	19,912	2	668,577	624	830,321
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	511	52,191	48	4,288	-	-	559	56,479
3. Others	55	89,641	8	15,624	2	668,577	65	773,842
<b>Total</b>	<b>28,738</b>	<b>15,831,959</b>	<b>4,372</b>	<b>3,398,252</b>	<b>1,339</b>	<b>147,976,965</b>	<b>34,449</b>	<b>167,207,176</b>

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions Sep24

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>37,241</b>	<b>160,374,918</b>	<b>34,952</b>	<b>173,613,524</b>	<b>34,449</b>	<b>167,207,176</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-
<b>A. Federal Government</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>B. Provincial Governments</b>	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>5</b>	<b>4,153,241</b>	<b>6</b>	<b>3,916,160</b>	<b>6</b>	<b>4,098,021</b>
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,153,241	5	3,628,241	5	3,820,083
Manufacturing	-	-	1	287,919	1	277,938
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>11</b>	<b>1,801,508</b>	<b>9</b>	<b>1,874,605</b>	<b>8</b>	<b>1,464,284</b>
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFI and DFIs	2	937,500	1	300,000	1	150,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	1	150,000	2	161,623
Other NBFIs	8	744,050	2	49,605	2	570,161
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,826</b>	<b>133,986,000</b>	<b>1,637</b>	<b>149,989,669</b>	<b>1,658</b>	<b>144,137,376</b>
<b>A. Agriculture, forestry and fishing activities</b>	<b>54</b>	<b>1,739,922</b>	<b>54</b>	<b>1,429,283</b>	<b>61</b>	<b>1,241,535</b>
activities	54	1,739,922	54	1,429,283	61	1,241,535
Growing of Wheat, Rice, Sugar Cane & Cotton	20	135,079	22	164,100	21	159,229
Growing of tropical, subtropical, pome and stone fruits & vegetables	10	106,262	6	122,438	6	124,330
Growing of other fruits, vegetables and crops	7	55,250	5	42,000	5	42,000
Raising of livestock and other related activities	11	1,384,581	11	989,095	12	687,531
Other agricultural support activities	6	58,750	10	111,650	17	228,445
Hunting, trapping and related service activities	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	-	-	-	-	-	-
<b>B. Mining and quarrying</b>	<b>26</b>	<b>2,409,102</b>	<b>27</b>	<b>5,587,229</b>	<b>27</b>	<b>1,936,435</b>
05 - Mining of coal and lignite	2	20,000	3	3,500,000	3	-
06 - Extraction of crude petroleum and natural gas	24	2,389,102	24	2,087,229	24	1,936,435
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>1,302</b>	<b>90,311,050</b>	<b>1,148</b>	<b>101,095,981</b>	<b>1,164</b>	<b>101,068,274</b>
10 - Manufacture of food products	296	17,768,611	286	23,854,273	280	25,217,495
11 - Manufacture of beverages	1	180,000	1	173,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	443	30,724,991	412	32,407,903	416	31,738,251
Preparation and spinning of textile fibres	124	8,330,003	112	10,036,135	113	9,457,260
Weaving of textiles	74	5,084,279	55	4,703,699	55	4,563,330
Finishing of textiles	48	5,291,386	48	5,711,288	50	6,179,991
Manufacture of knitted and crocheted fabrics	3	126,121	4	315,889	4	314,321
Manufacture of made-up textile articles, except apparel	187	11,558,820	187	10,965,677	188	10,503,047
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	7	334,382	6	675,215	6	720,302
14 - Manufacture of wearing apparel	110	4,890,413	43	5,035,010	44	4,050,029
15 - Manufacture of leather and related products	3	80,191	3	563,000	3	558,000

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions Sep24

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1	75,000	1	60,000	1	55,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	5,191	2	503,000	2	503,000
a. Leather wear	2	5,191	2	503,000	2	503,000
b. Rubber and Plastic wear	-	-	-	-	-	-
except furniture; manufacture of articles of straw and plaiting materials	1	2,599	1	2,199	1	1,899
17 - Manufacture of paper and paper products	18	661,003	14	465,775	14	713,461
18 - Printing and reproduction of recorded media	60	706,998	63	779,233	65	754,691
Printing and other service activities related to printing	60	706,998	63	779,233	65	754,691
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	624,375	4	973,125	4	915,625
20 - Manufacture of chemicals and chemical products	140	7,858,813	101	7,075,386	102	6,788,956
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	26	4,649,646	23	4,524,282	29	5,690,148
22 - Manufacture of rubber and plastics products	53	4,086,831	44	5,739,379	40	5,833,251
23 - Manufacture of other non-metallic mineral products	21	3,979,759	23	4,345,888	39	4,252,773
24 - Manufacture of basic metals	51	6,086,045	62	7,724,228	63	7,647,355
25. Manufacture of fabricated metal products, except machinery and equipment	24	1,008,219	21	863,948	20	817,400
26 - Manufacture of computer, electronic and optical products	6	2,528,508	7	2,771,946	4	1,927,273
27 - Manufacture of electrical equipment	22	2,982,839	18	2,291,640	18	2,518,195
28 - Manufacture of machinery and equipment	1	4,750	1	4,000	1	4,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	828,864	8	794,745	8	783,206
30 - Manufacture of other transport equipment	3	566,280	2	341,363	2	333,057
31 - Manufacture of furniture	4	30,000	4	26,751	4	30,500
32. Other manufacturing	3	57,515	5	335,931	4	326,957
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	33,333	1	8,333	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	1	4,182	3	307,598	3	306,957
33 - Repair and installation of machinery and equipment	2	3,800	2	2,975	2	2,750
D. Electricity, gas, steam and air conditioning supply	182	23,784,626	168	21,825,183	167	19,631,838
Electric power generation, transmission and distribution	177	22,648,655	166	21,755,721	165	19,585,531
a) Hydal	4	232,000	4	232,000	4	232,000
b) Thermal	28	4,103,830	15	4,555,419	16	4,838,373
c) Coal Based	25	12,298,061	20	11,352,752	19	9,216,925
d) Wind	33	2,373,653	32	2,134,349	32	2,036,727
e) Solar	71	892,679	77	1,043,281	76	1,023,028
f) Other	16	2,748,432	18	2,437,920	18	2,238,478
Manufacture of gas; distribution of gaseous fuels through mains	5	1,135,971	2	69,462	2	46,307
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	28	2,059,426	26	2,103,328	24	1,937,580
41 - Construction of buildings	7	599,700	6	507,567	5	477,591
42 - Civil engineering	18	1,400,252	17	1,545,668	16	1,413,390
43 - Specialized construction activities	3	59,474	3	50,093	3	46,599

## 9.8 Advances Classified by Borrowers

### Development Finance Institutions Sep24

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	78	2,076,252	57	2,414,056	54	2,489,203
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2	242,812	2	221,751	2	221,698
46 - Wholesale trade, except of motor vehicles and motorcycles	24	103,140	17	151,117	16	298,985
47 - Retail trade, except of motor vehicles and motorcycles	52	1,730,300	38	2,041,188	36	1,968,520
H. Transportation and storage	27	1,055,617	23	1,562,411	24	1,500,020
49 - Land transport and transport via pipelines	21	335,226	15	605,218	15	439,450
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	6	720,391	8	957,193	9	1,060,570
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	26	2,529,291	31	2,831,219	29	2,698,015
55 - Accommodation	9	2,456,163	10	2,716,096	9	2,588,660
56 - Food and beverage service activities	17	73,128	21	115,123	20	109,355
J. Information and communication	33	4,809,296	34	5,909,965	34	5,871,706
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4	67,365	4	57,661	5	153,189
60 - Programming and broadcasting activities	2	87,966	2	59,464	2	58,195
61 - Telecommunications	13	4,261,436	15	5,491,808	14	5,396,650
62 - Computer programming, consultancy and related activities	9	281,588	8	202,867	8	176,678
63 - Information service activities	5	110,941	5	98,165	5	86,994
K. Real estate activities	5	1,006,690	4	377,732	4	367,479
L. Professional, scientific and technical activities	2	26,287	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	16,287	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	3	88,014	3	73,017	4	102,361
77 - Rental and leasing activities	1	608	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	1	34,485
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	87,406	2	72,567	2	67,426
N. Education	30	1,112,634	23	586,318	23	543,018
O. Human health and social work activities	27	961,446	32	1,082,539	35	1,638,503
86 - Human health activities	26	661,446	32	1,082,539	35	1,638,503
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	1	300,000	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	3	16,347	4	19,462	5	19,462
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	5,000	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	5,000	-	-	-	-
VI. PERSONAL	35,396	18,814,515	33,298	17,271,146	32,775	16,838,918
A. Bank Employees	1,355	1,868,757	1,115	1,946,490	1,119	2,002,630
1) For house building	517	1,425,675	406	1,477,303	403	1,488,419
2) For transport i.e. purchase of car etc.	437	289,346	304	326,026	303	347,109
3) Other purposes	401	153,736	405	143,161	413	167,101
B. Consumer Financing	34,040	16,945,094	32,182	15,323,992	31,655	14,835,625
1) For house building	33,727	16,930,883	31,870	15,309,782	31,344	14,821,473
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	287	13,569
C) Other	1	664	1	664	1	664
VII. OTHER	2	1,614,654	2	561,944	2	668,577
<b>Total</b>	<b>37,241</b>	<b>160,374,918</b>	<b>34,952</b>	<b>173,613,524</b>	<b>34,449</b>	<b>167,207,176</b>

## 9.8.1 Advances Classified by Borrowers and Gender

### Development Finance Institutions Sep-24

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>28,738</b>	<b>15,831,959</b>	<b>4,372</b>	<b>3,398,252</b>	<b>1,339</b>	<b>147,976,965</b>	<b>34,449</b>	<b>167,207,176</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	-
<b>A. Federal Government</b>	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
<b>B. Provincial Governments</b>	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
<b>C. Local Bodies</b>	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	-	-	-	-	<b>6</b>	<b>4,098,021</b>	<b>6</b>	<b>4,098,021</b>
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	<b>5</b>	<b>3,820,083</b>	<b>5</b>	<b>3,820,083</b>
Manufacturing	-	-	-	-	<b>1</b>	<b>277,938</b>	<b>1</b>	<b>277,938</b>
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	<b>8</b>	<b>1,464,284</b>	<b>8</b>	<b>1,464,284</b>
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	<b>1</b>	<b>150,000</b>	<b>1</b>	<b>150,000</b>
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	<b>2</b>	<b>161,623</b>	<b>2</b>	<b>161,623</b>
Other NBFIs	-	-	-	-	<b>2</b>	<b>570,161</b>	<b>2</b>	<b>570,161</b>
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>208</b>	<b>1,942,026</b>	<b>127</b>	<b>449,267</b>	<b>1,323</b>	<b>141,746,083</b>	<b>1,658</b>	<b>144,137,376</b>
<b>A. Agriculture, forestry and fishing</b>	<b>26</b>	<b>309,492</b>	<b>27</b>	<b>150,975</b>	<b>8</b>	<b>781,068</b>	<b>61</b>	<b>1,241,535</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>26</b>	<b>309,492</b>	<b>27</b>	<b>150,975</b>	<b>8</b>	<b>781,068</b>	<b>61</b>	<b>1,241,535</b>
Growing of Wheat, Rice, Sugar Cane & Cotton	10	111,012	10	26,625	1	21,592	21	159,229
Growing of tropical, subtropical, pome and stone fruits & vegetables	5	83,080	-	-	1	41,250	6	124,330
Growing of other fruits, vegetables and crops	5	42,000	-	-	-	-	5	42,000
Raising of livestock and other related activities	1	7,000	6	7,300	5	673,231	12	687,531
Other agricultural support activities	5	66,400	11	117,050	1	44,995	17	228,445
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	-	-	-	-	-	-	-	-
<b>B. Mining and quarrying</b>	-	-	-	-	<b>27</b>	<b>1,936,435</b>	<b>27</b>	<b>1,936,435</b>
<b>05 - Mining of coal and lignite</b>	-	-	-	-	<b>3</b>	<b>-</b>	<b>3</b>	<b>-</b>
<b>06 - Extraction of crude petroleum and natural gas</b>	-	-	-	-	<b>24</b>	<b>1,936,435</b>	<b>24</b>	<b>1,936,435</b>
<b>07 - Mining of metal ores</b>	-	-	-	-	-	-	-	-
<b>08 - Other mining and quarrying</b>	-	-	-	-	-	-	-	-
<b>09 - Mining support service activities</b>	-	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>92</b>	<b>1,208,408</b>	<b>34</b>	<b>148,534</b>	<b>1,038</b>	<b>99,711,332</b>	<b>1,164</b>	<b>101,068,274</b>
<b>10 - Manufacture of food products</b>	<b>57</b>	<b>878,820</b>	<b>24</b>	<b>116,073</b>	<b>199</b>	<b>24,222,602</b>	<b>280</b>	<b>25,217,495</b>
<b>11 - Manufacture of beverages</b>	-	-	-	-	<b>1</b>	<b>163,000</b>	<b>1</b>	<b>163,000</b>
<b>12 - Manufacture of tobacco products</b>	-	-	-	-	-	-	-	-
<b>13 - Manufacture of textiles</b>	<b>1</b>	<b>6,428</b>	-	-	<b>415</b>	<b>31,731,823</b>	<b>416</b>	<b>31,738,251</b>
Preparation and spinning of textile fibres	-	-	-	-	113	9,457,260	113	9,457,260
Weaving of textiles	1	6,428	-	-	54	4,556,902	55	4,563,330
Finishing of textiles	-	-	-	-	50	6,179,991	50	6,179,991
Manufacture of knitted and crocheted fabrics	-	-	-	-	4	314,321	4	314,321
Manufacture of made-up textile articles, except apparel	-	-	-	-	188	10,503,047	188	10,503,047
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	6	720,302	6	720,302
<b>14 - Manufacture of wearing apparel</b>	<b>2</b>	<b>4,463</b>	<b>2</b>	<b>3,125</b>	<b>40</b>	<b>4,042,441</b>	<b>44</b>	<b>4,050,029</b>
<b>15 - Manufacture of leather and related products</b>	-	-	-	-	<b>3</b>	<b>558,000</b>	<b>3</b>	<b>558,000</b>

## 9.8.1 Advances Classified by Borrowers and Gender

### Development Finance Institutions Sep-24

(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	55,000	1
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	1,899	-	-	-	-	1	1,899
17 - Manufacture of paper and paper products	1	500	-	-	13	712,961	14	713,461
18 - Printing and reproduction of recorded media	18	212,895	5	11,086	42	530,710	65	754,691
Printing and other service activities related to printing	18	212,895	5	11,086	42	530,710	65	754,691
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	4	915,625	4	915,625
20 - Manufacture of chemicals and chemical products	1	10,000	-	-	101	6,778,956	102	6,788,956
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	31,157	-	-	27	5,658,991	29	5,690,148
22 - Manufacture of rubber and plastics products	3	7,035	-	-	37	5,826,216	40	5,833,251
23 - Manufacture of other non-metallic mineral products	-	-	-	-	39	4,252,773	39	4,252,773
24 - Manufacture of basic metals	1	10,770	-	-	62	7,636,585	63	7,647,355
25 - Manufacture of fabricated metal products, except machinery and equipment	1	3,941	-	-	19	813,459	20	817,400
26 - Manufacture of computer, electronic and optical products	-	-	-	-	4	1,927,273	4	1,927,273
27 - Manufacture of electrical equipment	-	-	-	-	18	2,518,195	18	2,518,195
28 - Manufacture of machinery and equipment	-	-	1	4,000	-	-	1	4,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	8	783,206	8	783,206
30 - Manufacture of other transport equipment	-	-	-	-	2	333,057	2	333,057
31 - Manufacture of furniture	3	20,500	1	10,000	-	-	4	30,500
32 - Other manufacturing	1	20,000	1	4,250	2	302,707	4	326,957
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	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	4,250	2	302,707	3	306,957
33 - Repair and installation of machinery and equipment	-	-	-	-	2	2,750	2	2,750
D. Electricity, gas, steam and air conditioning supply	44	62,788	16	28,072	107	19,540,978	167	19,631,838
Electric power generation, transmission and distribution	44	62,788	16	28,072	105	19,494,671	165	19,585,531
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	16	4,838,373	16	4,838,373
c) Coal Based	-	-	-	-	19	9,216,925	19	9,216,925
d) Wind	-	-	-	-	32	2,036,727	32	2,036,727
e) Solar	44	62,788	15	24,892	17	935,348	76	1,023,028
f) Other	-	-	1	3,180	17	2,235,298	18	2,238,478
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	2	46,307	2	46,307
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	83,731	-	-	18	1,853,849	24	1,937,580
41 - Construction of buildings	-	-	-	-	5	477,591	5	477,591
42 - Civil engineering	3	37,132	-	-	13	1,376,258	16	1,413,390
43 - Specialized construction activities	3	46,599	-	-	-	-	3	46,599

## 9.8.1 Advances Classified by Borrowers and Gender

### Development Finance Institutions Sep-24

(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	14	144,628	13	13,298	27	2,331,277	54
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	323	-	-	1	221,375	2	221,698
46 - Wholesale trade, except of motor vehicles and motorcycles	5	31,931	6	5,300	5	261,754	16	298,985
47 - Retail trade, except of motor vehicles and motorcycles	8	112,374	7	7,998	21	1,848,148	36	1,968,520
H. Transportation and storage	9	44,650	-	-	15	1,455,370	24	1,500,020
49 - Land transport and transport via pipelines	5	28,424	-	-	10	411,026	15	439,450
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	4	16,226	-	-	5	1,044,344	9	1,060,570
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	12	67,730	9	43,875	8	2,586,410	29	2,698,015
55 - Accommodation	-	-	1	2,250	8	2,586,410	9	2,588,660
56 - Food and beverage service activities	12	67,730	8	41,625	-	-	20	109,355
J. Information and communication	2	730	3	4,775	29	5,866,201	34	5,871,706
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	730	-	-	3	152,459	5	153,189
60 - Programming and broadcasting activities	-	-	-	-	2	58,195	2	58,195
61 - Telecommunications	-	-	2	4,025	12	5,392,625	14	5,396,650
62 - Computer programming, consultancy and related activities	-	-	-	-	8	176,678	8	176,678
63 - Information service activities	-	-	1	750	4	86,244	5	86,994
K. Real estate activities	-	-	-	-	4	367,479	4	367,479
L. Professional, scientific and technical activities	-	-	-	-	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	1	450	3	101,911	4	102,361
77 - Rental and leasing activities	-	-	1	450	-	-	1	450
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	1	34,485	1	34,485
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	67,426	2	67,426
N. Education	-	-	8	10,497	15	532,521	23	543,018
O. Human health and social work activities	2	10,997	13	40,791	20	1,586,715	35	1,638,503
86 - Human health activities	2	10,997	13	40,791	20	1,586,715	35	1,638,503
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	3	8,000	1	2,590	5	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)	-	-	-	-	-	-	-	-
<b>VI. PERSONAL</b>	<b>28,530</b>	<b>13,889,933</b>	<b>4,245</b>	<b>2,948,985</b>	<b>-</b>	<b>-</b>	<b>32,775</b>	<b>16,838,918</b>
A. Bank Employees	1,010	1,781,430	109	221,199	-	-	1,119	2,002,630
1) For house building	363	1,325,812	40	162,607	-	-	403	1,488,419
2) For transport i.e. purchase of car etc.	279	310,796	24	36,313	-	-	303	347,109
3) Other purposes	368	144,822	45	22,279	-	-	413	167,101
B. Consumer Financing	27,519	12,107,839	4,136	2,727,786	-	-	31,655	14,835,625
1) For house building	27,231	12,094,872	4,113	2,726,601	-	-	31,344	14,821,473
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	265	12,588	22	981	-	-	287	13,569
C) Other	1	664	-	-	-	-	1	664
<b>VII. OTHER</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>668,577</b>	<b>2</b>	<b>668,577</b>
<b>Total</b>	<b>28,738</b>	<b>15,831,959</b>	<b>4,372</b>	<b>3,398,252</b>	<b>1,339</b>	<b>147,976,965</b>	<b>34,449</b>	<b>167,207,176</b>

\* Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories

## 9.9 Advances Classified by Rate of Interest

### Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Sep23	Jun24	Sep24
0.00	15,693,754	16,261,659	16,036,277
1.00	-	-	-
2.00	-	-	-
3.00	7,776,820	9,352,719	7,932,793
4.00	10,505,479	9,454,960	9,084,345
5.00	10,627,939	9,908,104	9,580,155
6.00	3,828,256	4,075,566	4,061,175
7.00	3,477,741	3,209,795	3,133,984
8.00	1,253,961	1,253,916	1,251,723
9.00	522,768	631,307	617,537
10.00	612,649	594,843	556,849
11.00	8,431	1,348	1,331
12.00	2,157,488	1,896,718	4,064,134
13.00	1,365,879	1,181,326	1,123,372
14.00	324	10,555	10,037
15.00	389	-	-
16.00	53,223	3,746	1,097
17.00	223,556	23,633	2,608,171
18.00	3,139	424	9,506,594
19.00	578,420	405,640	26,104,129
20.00	662,521	438,556	12,443,388
21.00	2,237,951	4,935,479	19,684,950
22.00	260,451	19,629,084	21,930,309
23.00	2,529,293	45,658,357	11,167,260
24.00	33,809,312	29,725,696	3,231,296
25.00 & above	62,185,174	14,960,094	3,076,270
<b>Total</b>	<b>160,374,918</b>	<b>173,613,524</b>	<b>167,207,176</b>

\*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "18" means 17.25 to 18.24.

## 9.9.1 Advances Classified by Rate of Interest and Gender

### Development Finance Institutions

As on 30th September, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,056,961	487,688	12,491,628	16,036,277
1.00	-	-	-	-
2.00	-	-	-	-
3.00	9,533	591	7,922,669	7,932,793
4.00	420,721	51,978	8,611,646	9,084,345
5.00	2,627,437	791,359	6,161,359	9,580,155
6.00	1,323,407	250,670	2,487,098	4,061,175
7.00	2,389,433	555,592	188,959	3,133,984
8.00	-	-	1,251,723	1,251,723
9.00	-	-	617,537	617,537
10.00	219,477	37,696	299,676	556,849
11.00	-	1,331	-	1,331
12.00	1,443,055	366,737	2,254,342	4,064,134
13.00	910,147	191,789	21,436	1,123,372
14.00	390	-	9,647	10,037
15.00	-	-	-	-
16.00	828	269	-	1,097
17.00	-	-	2,608,171	2,608,171
18.00	221,754	19,239	9,265,601	9,506,594
19.00	131,118	67,907	25,905,104	26,104,129
20.00	393,619	91,694	11,958,075	12,443,388
21.00	165,583	28,406	19,490,961	19,684,950
22.00	301,629	32,552	21,596,128	21,930,309
23.00	327,089	61,882	10,778,289	11,167,260
24.00	307,888	37,319	2,886,089	3,231,296
25.00 & above	1,581,889	323,554	1,170,827	3,076,270
<b>Total</b>	<b>15,831,959</b>	<b>3,398,252</b>	<b>147,976,965</b>	<b>167,207,176</b>

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

**9.10 Province/Region wise Advances by borrowers**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,153	4,153	-	3,916	3,916	-	4,098	4,098
	NBFCs & Fin Aux.	-	1,802	1,802	-	1,875	1,875	-	1,464	1,464
	Private Sector	87	133,899	133,986	-	149,990	149,990	-	144,137	144,137
	Trust Fund	-	5	5	-	-	-	-	-	-
	Personal	17,686	1,129	18,815	482	16,789	17,271	469	16,370	16,839
	Others	-	1,615	1,615	-	562	562	-	669	669
	Total	17,773	142,602	160,375	482	173,131	173,614	469	166,738	167,207
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	855	855	-	-	-
	Private Sector	52	-	52	-	19,990	19,990	-	64	64
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,433	-	8,433	-	7,775	7,775	-	7,424	7,424
	Others	-	-	-	-	-	-	-	-	-
	Total	8,485	-	8,485	-	28,620	28,620	-	7,488	7,488
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,178	3,178	-	3,091	3,091	-	3,273	3,273
	NBFCs & Fin Aux.	-	1,713	1,713	-	975	975	-	1,464	1,464
	Private Sector	20	106,922	106,942	-	95,283	95,283	-	111,569	111,569
	Trust Fund	-	5	5	-	-	-	-	-	-
	Personal	5,531	920	6,451	58	5,755	5,813	55	5,758	5,813
	Others	-	1,615	1,615	-	562	562	-	669	669
	Total	5,551	114,352	119,903	58	105,666	105,724	55	122,733	122,788
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,690	-	1,690	190	1,317	1,507	187	1,280	1,466
	Others	-	-	-	-	-	-	-	-	-
	Total	1,690	-	1,690	190	1,317	1,507	187	1,280	1,466
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	93	-	93	-	74	74	-	71	71
	Others	-	-	-	-	-	-	-	-	-
	Total	93	-	93	-	74	74	-	71	71
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	975	975	-	825	825	-	825	825
	NBFCs & Fin Aux.	-	89	89	-	44	44	-	-	-
	Private Sector	15	26,977	26,992	-	34,717	34,717	-	32,504	32,504
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	635	209	844	-	894	894	-	885	885
	Others	-	-	-	-	-	-	-	-	-
	Total	650	28,250	28,900	-	36,480	36,480	-	34,214	34,214

**9.10 Province/Region wise Advances by borrowers**  
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,236	-	1,236	234	916	1,150	227	898	1,126
	Others	-	-	-	-	-	-	-	-	-
	Total	1,236	-	1,236	234	916	1,150	227	898	1,126
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	67	-	67	-	58	58	-	54	54
	Others	-	-	-	-	-	-	-	-	-
	Total	67	-	67	-	58	58	-	54	54

## 9.11 Advances Classified by Size of Accounts

### Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	476	489	269	465	289	492
5,000 to 10,000	306	2,119	316	2,161	303	2,096
10,000 to 20,000	1,903	29,080	1,871	28,555	1,887	28,900
20,000 to 25,000	2,066	44,441	2,032	43,734	2,028	43,643
25,000 to 30,000	600	16,300	578	15,725	580	15,768
30,000 to 40,000	2,003	67,845	2,001	67,788	1,985	67,239
40,000 to 50,000	2,860	122,766	2,799	120,208	2,789	119,824
50,000 to 60,000	2,429	132,480	2,405	131,175	2,382	129,937
60,000 to 70,000	4,330	263,372	4,265	259,326	4,252	258,532
70,000 to 80,000	1,230	91,467	1,232	91,755	1,186	88,409
80,000 to 90,000	1,214	102,034	1,120	94,175	1,090	91,816
90,000 to 100,000	1,108	104,707	1,050	99,218	1,055	99,604
100,000 to 200,000	4,410	596,854	4,093	550,711	3,979	533,667
200,000 to 300,000	1,559	378,706	1,294	315,625	1,233	298,099
300,000 to 400,000	1,011	353,584	905	318,708	809	282,129
400,000 to 500,000	814	361,784	636	285,653	648	291,094
500,000 to 600,000	514	282,336	486	269,822	442	244,832
600,000 to 700,000	524	340,062	436	287,294	430	282,033
700,000 to 800,000	478	357,335	384	293,681	435	326,835
800,000 to 900,000	440	373,525	382	326,477	360	307,227
900,000 to 1,000,000	365	346,491	332	317,212	313	299,957
1,000,000 to 2,000,000	2,432	3,594,775	2,224	3,326,801	2,188	3,262,517
2,000,000 to 3,000,000	1,240	3,035,930	1,095	2,753,482	1,066	2,672,629
3,000,000 to 4,000,000	633	2,203,309	582	2,067,608	576	3,229,637
4,000,000 to 5,000,000	406	1,825,803	393	1,853,945	403	1,882,515
5,000,000 to 6,000,000	309	1,693,400	250	1,406,974	235	1,334,730
6,000,000 to 7,000,000	120	779,759	132	899,083	120	844,602
7,000,000 to 8,000,000	97	729,442	101	805,657	118	902,173
8,000,000 to 9,000,000	108	915,544	94	839,268	82	754,002
9,000,000 to 10,000,000	146	1,415,529	132	1,376,377	123	1,247,344
10,000,000 to 100,000,000	710	24,421,634	642	25,016,679	642	24,984,286
100,000,000 & Over	400	115,392,016	421	129,348,181	421	122,280,607
<b>Total</b>	<b>37,241</b>	<b>160,374,918</b>	<b>34,952</b>	<b>173,613,524</b>	<b>34,449</b>	<b>167,207,176</b>

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

## 9.11.1 Advances Classified by Size of Accounts and Gender

### Development Finance Institutions Sep-24

(Thousand Rupees)

Size of Account (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	227	408	42	84	20	-	289	492
5,000 to 10,000	260	1,800	42	291	1	5	303	2,096
10,000 to 20,000	1,713	26,268	174	2,616	-	16	1,887	28,900
20,000 to 25,000	1,852	39,837	176	3,806	-	-	2,028	43,643
25,000 to 30,000	510	13,846	70	1,895	-	27	580	15,768
30,000 to 40,000	1,733	58,810	252	8,429	-	-	1,985	67,239
40,000 to 50,000	2,532	108,688	257	11,092	-	44	2,789	119,824
50,000 to 60,000	2,129	116,042	251	13,737	2	157	2,382	129,937
60,000 to 70,000	3,900	237,012	351	21,455	1	65	4,252	258,532
70,000 to 80,000	1,048	77,795	138	10,386	-	228	1,186	88,409
80,000 to 90,000	940	79,134	150	12,515	-	167	1,090	91,816
90,000 to 100,000	914	86,306	141	13,298	-	-	1,055	99,604
100,000 to 200,000	3,431	458,214	537	72,850	11	2,603	3,979	533,667
200,000 to 300,000	1,028	247,832	195	47,642	10	2,625	1,233	298,099
300,000 to 400,000	660	229,242	141	48,663	8	4,224	809	282,129
400,000 to 500,000	528	235,149	111	49,977	9	5,969	648	291,094
500,000 to 600,000	357	197,064	79	43,390	6	4,378	442	244,832
600,000 to 700,000	335	216,822	86	56,808	9	8,403	430	282,033
700,000 to 800,000	359	266,784	72	54,090	4	5,960	435	326,835
800,000 to 900,000	297	252,039	58	49,375	5	5,813	360	307,227
900,000 to 1,000,000	242	229,830	69	65,270	2	4,856	313	299,957
1,000,000 to 2,000,000	1,666	2,442,220	463	681,951	59	138,346	2,188	3,262,517
2,000,000 to 3,000,000	795	1,944,624	237	577,228	34	150,777	1,066	2,672,629
3,000,000 to 4,000,000	431	1,494,033	112	391,116	33	1,344,487	576	3,229,637
4,000,000 to 5,000,000	274	1,229,212	72	321,342	57	331,961	403	1,882,515
5,000,000 to 6,000,000	180	980,761	29	157,415	26	196,554	235	1,334,730
6,000,000 to 7,000,000	78	516,241	13	83,703	29	244,658	120	844,602
7,000,000 to 8,000,000	82	611,547	15	113,065	21	177,561	118	902,173
8,000,000 to 9,000,000	56	472,527	8	69,336	18	212,139	82	754,002
9,000,000 to 10,000,000	81	776,401	13	124,898	29	346,045	123	1,247,344
10,000,000 to 100,000,000	100	2,185,471	18	290,528	524	22,508,287	642	24,984,286
100,000,000 & Over	-	-	-	-	421	122,280,607	421	122,280,607
<b>Total</b>	<b>28,738</b>	<b>15,831,959</b>	<b>4,372</b>	<b>3,398,252</b>	<b>1,339</b>	<b>147,976,965</b>	<b>34,449</b>	<b>167,207,176</b>

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

## 9.12 Classification of Investments in Securities and Shares

### Development Finance Institutions

(Thousand Rupees)

Securities / Shares	Sep23			Jun24			Sep24		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
<b>I. Federal Government</b>	2,180,068,727	2,265,507,355	2,224,572,361	1,875,296,766	2,034,579,732	1,971,694,187	1,817,630,553	1,956,943,702	1,982,549,441
1) Treasury Bills	1,643,911,238	1,719,235,655	1,667,868,739	712,724,949	843,703,530	773,360,715	525,649,520	633,321,902	614,147,792
2) Pakistan Investment Bonds (PIBs)	536,157,489	546,271,700	556,703,622	1,162,571,817	1,190,876,202	1,198,333,472	1,291,981,033	1,323,621,800	1,368,401,649
a. Fixed Rate	132,475,047	134,598,300	132,258,163	413,925,103	425,646,977	434,840,827	379,488,659	387,974,800	405,133,574
b. Floating Rate	403,682,442	411,673,400	424,445,459	748,646,714	765,229,225	763,492,645	912,492,375	935,647,000	963,268,075
3) Others	-	-	-	-	-	-	-	-	-
<b>II. Provincial Government</b>	-	-	-	-	-	-	-	-	-
<b>III. Local Government</b>	-	-	-	-	-	-	-	-	-
<b>IV. SHARES</b>	17,918,126	28,670,489	58,674,549	11,980,246	23,362,721	14,617,324	16,652,862	28,282,539	18,387,430
1) Quoted On The Stock Exchange	11,909,306	11,580,113	51,736,694	8,164,413	8,765,332	9,373,333	10,499,928	11,348,050	10,891,020
of which:									
Financial Institutions	1,597,300	1,104,463	1,431,514	1,310,129	1,254,355	1,341,900	1,832,410	1,777,089	1,281,309
NFPSEs	544,980	170,658	463,587	754,938	173,880	897,009	606,423	184,753	690,827
Private Sector	4,760,685	2,892,371	5,497,340	3,081,153	1,668,957	3,964,246	4,948,566	3,664,722	5,659,202
2) Unquoted On The Stock Exchange	6,008,820	17,090,376	6,937,855	3,815,833	14,597,389	5,243,991	6,152,933	16,934,489	7,496,410
of which:									
Financial Institutions	1,551,236	12,635,273	2,675,338	1,393,713	12,477,750	3,036,180	3,532,150	14,616,187	5,274,818
NFPSEs	150,000	150,000	100,000	200,000	200,000	100,000	200,000	200,000	100,000
Private Sector	4,307,584	4,305,103	4,162,517	2,222,121	1,919,640	2,107,811	2,420,784	2,118,303	2,121,592
<b>V. DEBENTURES</b>	-	-	-	-	-	-	-	-	-
<b>VI. PARTICIPATION TERM CERTIFICATES</b>	6,366	6,366	37,953	6,366	6,366	36,589	6,366	6,366	36,589
<b>VII. CERTIFICATE OF INVESTMENTS</b>	22,500	22,500	-	45,000	45,000	-	22,500	22,500	-
<b>VIII. TERM FINANCE CERTIFICATES</b>	23,817,333	23,834,020	25,757,495	20,566,921	20,599,683	22,155,399	22,870,166	22,871,791	25,483,804
<b>IX. MUTUAL FUNDS</b>	670,936	725,482	873,589	778,911	828,976	778,911	778,911	830,993	778,911
<b>X. OTHERS</b>	213,004	213,004	213,004	-	-	-	-	-	-
<b>XI. Islamic Banking Products - Investments</b>	10,846,360	10,839,085	11,082,757	10,570,675	10,704,962	10,732,337	11,282,614	11,267,254	11,819,763
a. Government Islamic Securities	-	-	-	2,415,360	2,400,000	2,529,388	2,415,360	2,400,000	2,656,510
1. GOP Ijara Sukuk	-	-	-	2,415,360	2,400,000	2,529,388	2,415,360	2,400,000	2,656,510
a. Variable Rental Rate (VRR)	-	-	-	803,360	800,000	840,335	803,360	800,000	881,472
b. Fixed Rental Rate (FRR)	-	-	-	1,612,000	1,600,000	1,689,053	1,612,000	1,600,000	1,775,038
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	10,371,597	10,364,322	10,607,994	8,155,315	8,304,962	8,202,949	8,867,254	8,867,254	9,163,253
1) Diminishing Musharaka Sukuk	6,694,033	6,684,781	6,894,078	4,718,299	4,868,797	4,835,160	5,482,809	5,482,809	5,626,668
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	598,023	600,000	598,023	607,795	600,000	607,795	600,000	600,000	611,953
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	3,079,541	3,079,541	3,115,893	2,829,221	2,836,165	2,759,994	2,784,445	2,784,445	2,924,632
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	474,763	474,763	474,763	-	-	-	-	-	-
<b>Total</b>	<b>2,233,563,352</b>	<b>2,329,818,301</b>	<b>2,321,211,708</b>	<b>1,919,244,885</b>	<b>2,090,127,440</b>	<b>2,020,014,747</b>	<b>1,869,243,973</b>	<b>2,020,225,146</b>	<b>2,039,055,939</b>