

# **Microfinance Banks**

## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

Item	Dec-23	Sep-24 <sup>R</sup>	Dec-24 P
<b>Assets</b>	<b>844,817,403</b>	<b>889,926,794</b>	<b>1,133,930,888</b>
<b>I. Currency and Deposits</b>	<b>85,759,544</b>	<b>66,201,287</b>	<b>79,283,481</b>
1. Currency	11,097,506	11,311,338	12,598,640
2. Transferable Deposits	68,245,593	43,233,154	60,504,628
3. Restricted/ compulsory deposits	372,001	6,913,932	481,562
4 Other Deposits	6,044,445	4,742,863	5,698,651
<b>II. Securities (other than shares)</b>	<b>164,016,631</b>	<b>183,160,290</b>	<b>382,158,280</b>
1. Short-term	96,415,332	113,518,142	183,641,588
2. Long-term	67,601,299	69,642,148	198,516,692
<b>III. Loans extended (Advances)<sup>1</sup></b>	<b>492,120,518</b>	<b>524,704,931</b>	<b>520,054,037</b>
1. Short-term	327,409,346	364,551,479	362,150,017
A) Money at call	1,474,522	9,687,494	3,101,073
B) Reverse Repo	15,307,713	14,619,366	25,876,806
C) Bills purchased and discounted	-	216,403	233,229
D) Other short-term loans	310,627,111	340,028,216	332,938,910
2. Long-term	164,711,172	160,153,452	157,904,020
<b>IV. Shares and other equity</b>	<b>-</b>	<b>-</b>	<b>-</b>
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
<b>V. Insurance Technical Reserve</b>	<b>134,682</b>	<b>146,842</b>	<b>112,747</b>
<b>VI. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Other accounts receivable</b>	<b>43,851,665</b>	<b>57,261,127</b>	<b>89,027,407</b>
1. Trade credit and advances	12,972	272,793	41,118
2. Others	43,838,693	56,988,334	88,986,289
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	16,081	5,699,368	297,417
D) Miscellaneous assets residents sector	43,822,612	51,288,966	88,688,872
E) Other non- resident accounts receivable	-	-	-
<b>VIII. Non-financial assets</b>	<b>58,934,363</b>	<b>58,452,318</b>	<b>63,294,936</b>
1. Produced assets	57,037,461	56,621,148	60,724,670
A) Tangible fixed assets	45,670,897	44,588,067	49,897,343
a) Dwellings	1,905,390	3,196,700	4,247,520
i) Building on freehold land	-	253,420	1,200,000
ii) Building on leasehold land	1,905,390	2,943,280	3,047,520
b) Other buildings and structures	9,570,777	9,021,522	8,682,669
i) Building on freehold land	918,060	920,633	920,633
ii) Building on leasehold land	8,652,717	8,100,889	7,762,036
c) Machinery and equipment	26,727,243	24,354,145	30,877,965
i) Transport equipment	1,871,115	1,776,510	10,256,866
ii) Furniture & Fixtures	3,774,176	3,853,252	3,221,934
iii) Office equipment	13,848,417	13,335,897	12,813,393
iv) Other machinery & equipment	7,233,536	5,388,486	4,585,772
d) Other tangible fixed assets n.e.s	7,467,487	8,015,700	6,089,189
B) Intangible fixed assets	11,366,563	12,033,081	10,827,327
a) Computer software	10,020,088	10,448,931	9,242,979
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,346,475	1,584,150	1,584,348
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,639,005	1,824,646	2,570,122
A) Tangible non-produced assets	1,616,746	1,802,387	2,547,863
a) Land	343,470	90,050	90,050
i) Land underlying Buildings and structures	343,470	90,050	90,050
1. Freehold land	343,470	90,050	90,050
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,273,276	1,712,337	2,457,813
B) Intangible non-produced assets	22,259	22,259	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	22,259	22,259	22,259
3. Capital work in progress	257,897	6,524	144

## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

Item	Dec-23	Sep-24 <sup>R</sup>	Dec-24 P
<b>Liabilities</b>	<b>844,817,403</b>	<b>889,926,794</b>	<b>1,133,930,888</b>
<b>I. Deposits<sup>2</sup></b>	<b>607,812,557</b>	<b>662,254,676</b>	<b>748,510,059</b>
1. Transferable Deposits	359,038,429	396,921,575	454,853,608
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	248,774,128	265,333,101	293,656,451
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	<b>8,672,778</b>	<b>7,819,359</b>	<b>5,495,981</b>
1. Short-term	-	-	-
2. Long-term	8,672,778	7,819,359	5,495,981
<b>III. Loans (Borrowings)</b>	<b>64,991,158</b>	<b>43,644,823</b>	<b>195,708,147</b>
1. Short-term	8,607,891	18,284,709	48,970,873
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	-	3,763,420	-
C) Other short-term borrowings	8,607,891	14,521,289	48,970,873
2. Long-term borrowings	56,383,267	25,360,114	146,737,274
<b>IV. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>V. Other accounts payable</b>	<b>125,957,267</b>	<b>151,935,281</b>	<b>160,429,728</b>
1. Provision for losses	33,577,094	45,779,481	48,469,927
A) Provision for loan losses-Specific	32,573,009	40,948,143	39,984,927
B) Provision for loan losses-General	1,004,085	4,830,492	8,485,000
C) Provision for other losses	-	846	-
2. Accumulated Depreciation	32,567,363	31,446,034	32,787,042
3. Other accounts payable to other resident Sectors	59,812,810	74,709,766	79,172,736
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	171,280	131,493	69,678
D) Miscellaneous liability items	59,641,530	74,578,273	79,103,080
a) Suspense account	676	0	-
b) Provision for expected costs	1,922,807	1,430,947	3,692,980
c) Deferred tax liabilities	-	-	-
d) Accrued wages	434,134	296,040	699,648
e) Accrued rent	293	1,816	3,671
f) Accrued taxes	564,767	872,555	958,706
g) Other miscellaneous liability items	56,718,853	71,976,915	73,748,075
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Shares and other equity</b>	<b>37,383,643</b>	<b>24,272,655</b>	<b>23,786,974</b>
1. Quoted	13,003,447	19,003,447	23,178,697
2. Non quoted	26,959,107	30,488,403	32,488,401
3. Investment fund shares	-	-	-
4. Retained earnings	(52,133,190)	(73,706,850)	(75,302,017)
5. Current year result	(8,128,265)	(12,387,499)	(18,769,967)
6. General and special reserve	57,375,180	59,664,316	59,966,376
7. Valuation adjustments	307,364	1,210,838	2,225,484

Notes:

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

## 8.2 Profit and Loss Accounts

### Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
<b>A. Mark-Up/Return/Interest Earned</b>	<b>59,574,956</b>	<b>64,770,178</b>	<b>66,266,850</b>
1. Loans and advances	34,574,417	35,813,926	38,529,611
2. Investments	8,205,017	9,155,066	9,700,964
3. Lendings to financial institutions	414,074	995,917	1,012,131
4. Balances with banks	1,262,282	1,356,271	933,335
5. Income from inter-office lending	15,007,713	17,087,766	15,626,686
6. Other	111,453	361,232	464,124
<b>B. Mark-Up/Return/Interest Expensed</b>	<b>40,995,991</b>	<b>44,151,774</b>	<b>41,974,721</b>
1. Deposits	22,365,392	24,447,714	22,885,374
2. Borrowings	2,719,658	1,610,830	2,867,939
3. Subordinated debt	680,375	614,717	93,521
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	203,464	382,636	495,355
6. Expense on inter-office borrowing	15,007,713	17,087,767	15,626,691
7. Other	19,389	8,110	5,842
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	<b>18,578,965</b>	<b>20,618,404</b>	<b>24,292,129</b>
<b>C. Non Mark-UP/Return/Interest Income</b>	<b>10,216,636</b>	<b>9,368,987</b>	<b>11,058,650</b>
1. Fee & Commission Income	6,807,999	5,367,387	6,470,341
i. Branch banking customer fees	787,551	4,115,971	893,258
ii. Consumer finance related fees	1,390,865	293,665	4,219,554
iii. Card related fees	106,015	114,135	437,814
iv. Credit related fees	720,241	607,447	756,015
v. Investment banking fee	-	-	-
vi. Commission on trade	233	178	211
vii. Commission on guarantees	-	127	75
viii. Commission on cash management	6,334	4,925	66
ix. Commission on remittances including home remittances	212	300	372
x. Commission on utility bills	432	2,149	1,977
xi. Commission income - Bancassurance	2,622	4,730	2,265
xii. Rent on lockers	294	284	301
xiii. Commission on investments services	-	-	-
xiv. Other Commission	3,793,200	223,475	158,434
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	2,856	(130,160)	110,638
i. Realised	1,239	(234,412)	143,456
ii. Unrealised - held for trading	1,617	104,252	(32,818)
6. Other Income	3,405,781	4,131,760	4,477,670
i. Rent on property	-	8	-
ii. Gain on sale of fixed assets-net	37,723	(15,844)	(12,394)
iii. Loss on termination of lease liability against right of use assets	61,885	-	379
iv. Gain on sale of non banking assets - net	-	(2)	-
v. Other	3,306,173	4,147,598	4,489,685
<b>II. Total Income (I + C)</b>	<b>28,795,601</b>	<b>29,987,391</b>	<b>35,350,779</b>

## 8.2 Profit and Loss Accounts

### Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
<b>D. Non Mark-UP/Return/Interest Expenses</b>	26,691,302	30,104,844	27,732,578
<b>1. Operating expenses</b>	26,661,221	30,002,445	27,601,024
i. Total compensation expense	7,415,990	7,451,299	8,870,119
ii. Property expense	5,389,538	4,437,321	4,903,624
a. Rent and taxes	411,931	160,653	320,582
b. Insurance	589,743	664,687	631,560
c. Utilities cost	601,999	819,722	630,836
d. Lease rental	117,917	-	-
e. Fuel expense generators	148,639	127,702	115,509
f. Security (including guards)	538,874	597,803	598,152
g. Repair and maintenance (including janitorial charges)	1,126,628	600,393	319,932
h. Depreciation on right-of-use assets	720,832	545,198	535,985
i. Depreciation	1,132,975	921,163	1,751,067
iii. Information technology expenses	655,924	2,859,179	2,924,298
iv. Other operating expenses	13,199,769	15,254,646	10,902,984
<b>2. Workers welfare fund</b>	4,940	90,429	126,247
<b>3. Other charges</b>	25,141	11,971	5,307
i. Penalties imposed by State Bank of Pakistan	10,262	4,119	2,161
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	14,879	7,852	3,146
<b>III. Profit before provisions (II - D)</b>	2,104,299	(117,453)	7,618,200
<b>E. Provisions / (reversals) and write offs - net</b>	6,289,772	8,968,997	16,295,603
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	7,609,360	9,898,722	16,036,425
4. (Reversals) / provisions against off balance sheet items	-	121,522	(19,622)
5. Reversals against other assets	5,400	-	-
6. Recovery of written off / charged off bad debts	(1,324,988)	(1,051,247)	278,800
<b>F. Extra ordinary / unusual items</b>	-	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	(4,185,473)	(9,086,450)	(8,677,403)
<b>G. Taxation</b>	(750,225)	(7,965,667)	2,660,553
1. Current	550,659	898,046	1,342,638
2. Prior	57,564	-	32,291
3. Deferred	(1,358,448)	(8,863,713)	1,285,624
<b>V. Profit After Taxation (IV - G)</b>	(3,435,248)	(1,120,784)	(11,337,957)
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	24,376	25,552	25,242
<b>1. Permanent</b>	18,507	18,814	18,607
a. Male	16,170	16,231	16,002
b. Female	2,337	2,583	2,605
<b>2. Contractual</b>	5,869	6,738	6,635
a. Male	5,089	5,618	5,563
b. Female	780	1,120	1,072

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

### 8.3 Deposits Distributed by Type of Accounts

#### Microfinance Banks

Type of Account	(Thousand Rupees)					
	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	104,290,799	154,845,151	112,860,771	183,057,236	117,870,303	228,146,361.05
II. Call Deposits	1,649	491,809	1,693	264,073	1,737	401,177
III. Other Deposit Accounts	162,062	4,219			4,396	92,295
IV. Saving Deposits	1,199,015	179,819,837	939,604	177,780,243	949,063	215,524,474
V. Fixed or Term Deposits	114,044	254,408,957	117,068	286,010,851	114,472	284,649,287
1) Less Than Three Months	1,321	4,276,992	1,308	2,286,676	1,435	4,315,672
2) For Three Months and Over but Less Than Six Months	2,236	16,142,822	2,249	7,269,765	3,068	10,858,265
3) For Six Months and Over but Less Than One Year	5,092	16,421,342	6,817	23,426,493	6,761	26,557,877
4) For One Year & Over but Less Than Two Years	60,399	160,238,330	73,223	201,751,177	71,003	192,701,466
5) For Two Years & Over but Less Than Three Years	3,847	6,407,200	2,892	5,628,121	2,864	5,507,354
6) For Three Years & Over but Less Than Four Years	34,212	45,422,753	25,717	41,765,554	24,960	41,128,892
7) For Four Years & Over but Less Than Five Years	27	37,437	13	21,010	16	22,345
8) For Five Years & Over but Less Than Ten Years	6,910	5,462,081	4,849	3,862,054	4,365	3,557,415
<b>Total</b>	<b>105,767,569</b>	<b>589,569,973</b>	<b>113,919,136</b>	<b>647,112,402</b>	<b>118,939,971</b>	<b>728,813,594</b>

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

Microfinance Banks  
As on 31st December, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	80,844,886	166,116,534.41	36,986,912	40,814,420.13	17,184	1,354,986.21	21,321	19,860,420.30	117,870,303	228,146,361
II. Call Deposits	1,307	254,631	21	5,158	4	104,937	405	36,451	1,737	401,177
III. Other Deposit Accounts	3,569	40,221	339	7,975	-	-	488	44,099	4,396	92,295
IV. Saving Deposits	605,520	62,113,884	316,620	16,638,258	17,735	9,007,462	9,188	127,764,870	949,063	215,524,474
V. Fixed or Term Deposits	70,220	107,969,201	33,243	43,700,952	8,995	23,630,677	2,014	109,348,457	114,472	284,649,287
1) Less Than Three Months	861	1,368,888	485	663,427	27	67,223	62	2,216,134	1,435	4,315,672
2) For Three Months and Over										
but Less Than Six Months	1,979	3,892,964	878	1,954,008	162	316,757	49	4,694,536	3,068	10,858,265
3) For Six Months and Over										
but Less Than One Year	4,336	7,813,810	1,945	3,990,356	308	603,013	172	14,150,698	6,761	26,557,877
4) For One Year & Over										
but Less Than Two Years	42,716	64,377,833	20,279	25,479,789	6,695	16,085,944	1,313	86,757,900	71,003	192,701,466
5) For Two Years & Over										
but Less Than Three Years	1,770	3,109,724	946	1,338,757	128	697,492	20	361,382	2,864	5,507,354
6) For Three Years & Over										
but Less Than Four Years	16,351	25,752,158	7,554	9,459,237	859	5,036,304	196	881,192	24,960	41,128,892
7) For Four Years & Over										
but Less Than Five Years	10	7,075	3	470	3	14,800	-	-	16	22,345
8) For Five Years and Over but Less Than Ten Years	2,197	1,646,748	1,153	814,908	813	809,144	202	286,615	4,365	3,557,415
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>81,525,502</b>	<b>336,494,471</b>	<b>37,337,135</b>	<b>101,166,763</b>	<b>43,918</b>	<b>34,098,062</b>	<b>33,416</b>	<b>257,054,298</b>	<b>118,939,971</b>	<b>728,813,594</b>

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	589,569,973	647,112,402	228,146,361	401,177	92,295	215,524,474
<b>I. GOVERNMENT</b>	34,386,658	29,966,121	5,651,408	220	4,426	10,864,040
A. Federal Government	15,470,554	9,082,041	3,225,714	-	819	5,040,547
B. Provincial Governments	18,698,062	20,648,293	2,425,509	100	-	5,815,277
C. Local Bodies	218,042	235,787	185	120	3,607	8,216
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	25,953,840	29,843,651	194,192	33	-	2,225,858
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	1,254	424,999	529	-	-	347,313
Utilities	-	669,374	151,254	-	-	-
Transport, storage and communications	4,405	54,665	33,000	-	-	17,807
Manufacturing	23,815,512	27,272,856	-	-	-	1,855,209
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	2	2	-	-	-	-
Others	2,132,634	1,421,723	9,411	-	-	5,529
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	85,208,966	80,930,518	598,085	60	39,006	66,000,180
Mutual Funds and AMCs	52,667,499	43,404,043	1,971	-	46	56,317,888
Insurance & Pension Funds	2,727,199	2,447,263	211,645	60	-	646,760
MFI and DFIs	7,478,257	8,625,732	121,909	-	38,574	6,761,803
Stock Exchange & Brokerage Houses	2,714	6,112	36	-	-	8,602
Modarabas	77,969	104,823	38	-	-	11,455
Other NBFIs	22,255,328	26,342,545	262,486	-	386	2,253,673
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	46,369,698	48,291,302	9,255,132	172,551	3,379	22,724,579
A. Agriculture, forestry and fishing	5,336,580	5,401,576	1,913,280	80	121	2,551,776
1. Crop and animal production, hunting and related service activities	4,897,865	4,743,470	1,912,981	80	121	2,251,516
Growing of Wheat, Rice, Sugar Cane & Cotton	2,469,655	2,219,224	914,315	69	-	1,639,426
Growing of tropical, subtropical, pome and stone fruits & vegetables	3,473	7,941	7,746	-	1	332
Growing of other fruits, vegetables and crops	74,648	50,690	7,336	2	120	41,492
Raising of livestock and other related activities	1,465,105	1,310,917	876,823	-	-	67,676
Other agricultural support activities	884,985	1,154,698	106,760	9	-	502,590
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	438,714	658,106	299	-	-	300,260
B. Mining and quarrying	28,801	41,540	4,163	16	92	30,269
05 - Mining of coal and lignite	27	2	2	-	-	-
06 - Extraction of crude petroleum and natural gas	28,320	39,196	2,512	-	92	30,269
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	168	46	20	-	-	-
09 - Mining support service activities	286	2,295	1,629	16	-	-
C. Manufacturing	4,040,256	2,491,243	720,523	29,167	53	2,176,622
10 - Manufacture of food products	169,361	280,515	80,684	6,016	-	1,115,522
11 - Manufacture of beverages	4,159	3,456	28,637	-	-	1,657
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	526,556	496,850	22,920	-	-	473,188
Preparation and spinning of textile fibres	93,481	26,841	641	-	-	4,665
Weaving of textiles	33,823	36,407	7,698	-	-	9,677
Finishing of textiles	8,766	696	1,284	-	-	315
Manufacture of knitted and crocheted fabrics	724	2,543	1,359	-	-	-
Manufacture of made-up textile articles, except apparel	9,620	23,371	4,154	-	-	10,163
Manufacture of carpets and rugs	379,205	404,186	0	-	-	448,098
Manufacture of other textiles n.e.c.	937	2,806	7,783	-	-	270
14 - Manufacture of wearing apparel	135,787	154,105	163,342	-	-	2,495
15 - Manufacture of leather and related products	806	3,191	354	-	-	1,259

# of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
15,173,937	26,557,877	192,701,466	5,507,354	41,128,892	22,345	3,557,415	-	284,649,287	728,813,594
690,464	3,982,055	17,217,173	54,000	66,774	-	47,000	-	22,057,465	38,577,559
88,504	1,750,702	2,395,350	26,000	25,000	-	45,000	-	4,330,556	12,597,636
601,960	2,231,353	14,668,422	-	-	-	2,000	-	17,503,735	25,744,621
-	-	153,400	28,000	41,774	-	-	-	223,174	235,302
-	-	7,915,300	-	-	-	-	-	7,915,300	10,335,384
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	347,842
-	-	-	-	-	-	-	-	-	151,254
-	-	-	-	-	-	-	-	-	50,807
-	-	6,500,000	-	-	-	-	-	6,500,000	8,355,209
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	1,415,300	-	-	-	-	-	1,415,300	1,430,240
4,635,000	6,563,283	10,952,071	-	-	-	-	-	22,150,354	88,787,685
-	800,000	1,200,000	-	-	-	-	-	2,000,000	58,319,905
250,000	50,000	492,600	-	-	-	-	-	792,600	1,651,065
3,000,000	40,000	2,452,000	-	-	-	-	-	5,492,000	12,414,286
-	-	-	-	-	-	-	-	-	8,638
-	-	70,675	-	-	-	-	-	70,675	82,168
1,385,000	5,673,283	6,736,796	-	-	-	-	-	13,795,079	16,311,623
3,702,466	5,692,754	15,882,192	507,855	742,013	21,595	24,143	-	26,573,018	58,728,660
282,553	438,267	1,039,344	28,886	174,964	17,710	10,801	-	1,992,525	6,457,782
282,553	258,267	489,344	28,886	149,464	17,710	10,801	-	1,237,025	5,401,723
17,210	84,256	433,994	25,391	140,447	17,660	10,751	-	729,709	3,283,520
-	-	-	-	-	-	-	-	-	8,078
-	-	3,800	300	850	-	-	-	4,950	53,901
178	9,272	35,230	450	7,817	-	-	-	52,947	997,446
265,165	164,739	16,320	2,745	350	50	50	-	449,419	1,058,778
-	-	-	-	-	-	-	-	-	-
-	180,000	550,000	-	25,500	-	-	-	755,500	1,056,059
-	-	-	-	-	-	-	-	-	34,540
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	32,873
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	20
-	-	-	-	-	-	-	-	-	1,645
264,527	475,215	356,971	30,300	4,992	-	-	-	1,132,005	4,058,370
13,850	110,125	155,467	-	808	-	-	-	280,250	1,482,472
-	-	1,100	-	-	-	-	-	1,100	31,394
-	-	-	-	-	-	-	-	-	-
150	8,800	84,000	-	-	-	-	-	92,950	589,058
-	-	12,000	-	-	-	-	-	12,000	17,307
-	-	59,000	-	-	-	-	-	59,000	76,375
-	-	-	-	-	-	-	-	-	1,600
-	-	-	-	-	-	-	-	-	1,359
150	8,800	-	-	-	-	-	-	8,950	23,267
-	-	-	-	-	-	-	-	-	448,098
-	-	13,000	-	-	-	-	-	13,000	21,053
-	1,000	20,400	-	300	-	-	-	21,700	187,537
-	-	-	-	-	-	-	-	-	1,613

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	72	77	89	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	485	677	151	-	-	541
Manufacture of footwear	226	2,436	114	-	-	716
a. Leather wear	249	2,435	113	-	-	716
b. Rubber and Plastic wear	25	1	1	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	548	416	684	-	-	5
17 - Manufacture of paper and paper products	861	2,474	4,179	-	-	4
18 - Printing and reproduction of recorded media	7,660	8,254	3,229	23	-	687
Printing and other service activities related to printing	7,657	8,211	3,216	23	-	687
Reproduction of recorded media	7	42	12	-	-	-
19 - Manufacture of coke and refined petroleum products	1,698	1,878	2,733	-	-	770
20 - Manufacture of chemicals and chemical products	2,056,497	49,502	3,018	-	-	321,030
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,607	9,053	14,380	3,212	-	56
22 - Manufacture of rubber and plastics products	187	5,577	2,321	8	-	9
23 - Manufacture of other non-metallic mineral products	37,811	304,120	55,522	1,800	9	129
24 - Manufacture of basic metals	14,227	5,409	2,852	-	-	6,183
25 - Manufacture of fabricated metal products, except machinery and equipment	1,532	16	1,332	-	-	-
26 - Manufacture of computer, electronic and optical products	8,505	19,647	462	-	-	10,925
27 - Manufacture of electrical equipment	7,487	9,053	3,313	-	-	1,820
28 - Manufacture of machinery and equipment	1,562	478	270,500	-	-	468
29 - Manufacture of motor vehicles, trailers and semi-trailers	419	283	380	11	-	766
30 - Manufacture of other transport equipment	2	2	0	-	-	2
31 - Manufacture of furniture	6,518	12,118	960	-	44	4,632
32 - Other manufacturing	1,045,723	1,124,832	58,361	18,097	-	235,015
Manufacture of jewellery and related articles	45,156	36,465	11,996	-	-	23,876
Manufacture of imitation jewellery and related articles	1,726	769	8	-	-	780
Manufacture of musical instruments	35	4	-	-	-	4
Manufacture of sports goods	2	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	3,013	3,625	19,228	-	-	4,238
Manufacture of Handicrafts	3,056	1,467	1,073	-	-	760
Other manufacturing n.e.c.	1,000,138	1,082,499	26,053	18,097	-	205,357
33 - Repair and installation of machinery and equipment	5,883	14	358	-	-	-
D. Electricity, gas, steam and air conditioning supply	21,504	8,829	18,350	-	-	4,609
Electric power generation, transmission and distribution	6,473	8,829	18,350	-	-	4,609
a) Hydal	4,005	6,526	884	-	-	4,605
b) Thermal	452	30	17	-	-	2
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,128	2,266	17,436	-	-	2
f) Other	889	7	13	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	15,026	-	-	-	-	-
Steam and air conditioning supply	5	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	226	236	221	-	-	149,467
36 - Water collection, treatment and supply	210	209	209	-	-	149,467
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	15	27	12	-	-	-
F. Construction	1,019,683	1,298,204	309,346	67,772	435	389,988
41 - Construction of buildings	853,408	1,104,008	174,158	20,639	84	367,657
42 - Civil engineering	166,044	193,821	134,976	47,133	351	22,049
43 - Specialized construction activities	241	374	212	-	-	282

# of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	90
-	-	-	-	-	-	-	-	-	692
-	-	-	-	-	-	-	-	-	830
-	-	-	-	-	-	-	-	-	829
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	689
-	-	-	-	-	-	-	-	-	4,183
-	-	5,000	-	-	-	-	-	5,000	8,939
-	-	5,000	-	-	-	-	-	5,000	8,927
-	-	-	-	-	-	-	-	-	12
-	-	-	-	-	-	-	-	-	3,503
-	-	35,000	-	-	-	-	-	35,000	359,049
-	-	-	-	3,284	-	-	-	3,284	20,932
-	-	-	-	-	-	-	-	-	2,338
6,000	-	-	-	-	-	-	-	6,000	63,460
7,500	7,000	-	-	-	-	-	-	14,500	23,534
-	-	-	-	-	-	-	-	-	1,332
-	-	3,000	-	-	-	-	-	3,000	14,387
-	-	-	-	-	-	-	-	-	5,133
-	-	-	-	-	-	-	-	-	270,968
19,000	-	-	-	-	-	-	-	19,000	20,157
-	-	-	-	-	-	-	-	-	2
-	6,760	-	-	-	-	-	-	6,760	12,396
218,027	341,530	53,004	30,300	600	-	-	-	643,461	954,934
3,500	1,300	10,000	-	-	-	-	-	14,800	50,672
-	-	-	-	-	-	-	-	-	788
-	-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
-	100,000	-	-	-	-	-	-	100,000	123,466
-	-	300	-	600	-	-	-	900	2,733
214,527	240,230	42,704	30,300	-	-	-	-	527,761	777,268
-	-	-	-	-	-	-	-	-	358
-	-	800	100	600	-	-	-	1,500	24,459
-	-	800	100	600	-	-	-	1,500	24,459
-	-	800	-	-	-	-	-	800	6,289
-	-	-	-	-	-	-	-	-	20
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	-	700	18,138
-	-	-	-	-	-	-	-	-	13
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	149,688
-	-	-	-	-	-	-	-	-	149,676
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	12
17,200	76,620	502,400	22,500	46,300	-	-	-	665,020	1,432,561
17,200	76,620	502,300	22,500	46,300	-	-	-	664,920	1,227,458
-	-	100	-	-	-	-	-	100	204,609
-	-	-	-	-	-	-	-	-	494

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Dec-23	Sep-24	Dec-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	9,275,428	10,589,278	2,815,712	54,884	87	5,400,277
45 - Wholesale and retail trade and repair of motor vehicles and	152,555	143,548	61,312	-	30	2,246,120
46 - Wholesale trade, except of motor vehicles and motorcycles	4,585,252	5,897,032	925,200	15,077	5	1,906,219
47 - Retail trade, except of motor vehicles and motorcycles	4,537,621	4,548,697	1,829,200	39,807	52	1,247,939
<b>H. Transportation and storage</b>	99,973	93,557	213,593	456	-	14,189
49 - Land transport and transport via pipelines	68,730	57,838	87,686	456	-	1,184
50 - Water transport	25	29	29	-	-	-
51 - Air transport	6,912	2,927	6,349	-	-	-
52 - Warehousing and support activities for transportation	13,878	13,531	228	-	-	12,964
53 - Courier activities other than national post activities	10,428	19,233	119,301	-	-	40
<b>I. Accommodation and food service activities</b>	482,119	331,761	14,229	4	6	235,053
55 - Accommodation	462,208	299,644	8,957	-	4	225,243
56 - Food and beverage service activities	19,911	32,117	5,272	4	2	9,810
<b>J. Information and communication</b>	8,072,636	7,747,374	483,884	1,188	-	6,063,369
58 - Publishing activities	5,931	6,366	3,663	-	-	347
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,337	349	1,084	-	-	56
60 - Programming and broadcasting activities	5	990	540	-	-	-
61 - Telecommunications	6,550,047	4,614,132	17,690	400	-	4,959,562
62 - Computer programming, consultancy and related activities	334,993	1,581,034	393,617	788	-	625,411
63 - Information service activities	1,180,323	1,544,503	67,289	-	-	477,992
<b>K. Real estate activities</b>	376,871	364,960	38,360	1,320	-	1,083,495
<b>L. Professional, scientific and technical activities</b>	1,665,188	1,245,895	811,798	2,930	4	557,029
69 - Legal and accounting activities	596,177	618,899	21,609	1,172	-	316,391
70 - Activities of head offices; management consultancy activities	210,599	151,085	731,683	-	-	96,840
71 - Architectural and engineering activities; technical testing and analysis	150,420	193,552	13,812	1,758	4	55,176
72 - Scientific research and development	18	1,378	809	-	-	1,200
73 - Advertising and market research	123,889	141,252	37,872	-	-	55,831
74 - Other professional, scientific and technical activities	584,084	139,728	6,011	-	-	31,591
75 - Veterinary activities	2	2	2	-	-	-
<b>M. Administrative and support service activities</b>	659,332	628,907	234,228	363	1	335,308
77 - Rental and leasing activities	41,111	21,822	2,510	-	-	2,089
78 - Employment activities	1,883	47,307	439	-	-	171,796
79 - Travel agency, tour operator, reservation service and related activities	93,726	78,455	27,415	34	-	73,732
80 - Security and investigation activities	86,781	78,936	61,520	-	-	22,229
81 - Services to buildings and landscape activities	1,940	1,760	645	24	1	3,109
82 - Office administrative, office support and other business support activities	433,891	400,627	141,699	305	-	62,353
<b>N. Education</b>	3,061,647	2,517,769	197,645	134	2,534	893,201
<b>O. Human health and social work activities</b>	807,787	1,689,385	59,952	1,350	-	504,261
86 - Human health activities	779,598	1,550,741	57,951	1,350	-	492,432
87 - Residential care activities	2,321	135,834	54	-	-	10,680
88 - Social work activities with and without accommodation	25,869	2,810	1,947	-	-	1,148
<b>P. Arts, entertainment and recreation</b>	12,668	6,310	6,419	-	-	2,476
<b>Q. Other service activities</b>	11,408,992	13,834,479	1,413,427	12,887	46	2,333,191
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	56,133,129	51,626,175	6,155,930	5,618	559	31,132,780
A. Private Trusts and Non-profit Organizations	33,751,306	28,808,432	4,391,860	5,517	10	26,014,540
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	22,381,823	22,817,743	1,764,071	101	549	5,118,240
<b>VI. PERSONAL</b>	284,614,579	327,679,682	196,758,007	202,192	44,886	78,295,612
A. Salaried persons	33,499,735	38,079,408	4,356,501	1,195	1,686	12,201,929
B. Self employed	111,320,950	125,730,486	19,071,274	159,771	23,567	38,638,573
C. Other Personal	139,793,894	163,869,788	173,330,233	41,226	19,633	27,455,110
<b>VII. OTHER</b>	56,903,103	78,774,953	9,533,606	20,502	39	4,281,425
<b>Total</b>	<b>589,569,973</b>	<b>647,112,402</b>	<b>228,146,361</b>	<b>401,177</b>	<b>92,295</b>	<b>215,524,474</b>

# of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
1,455,217	1,663,603	1,214,768	93,315	106,350	3,185	8,422	-	4,544,860	12,815,820
11,400	15,650	19,650	50	8,100	-	-	-	54,850	2,362,312
1,278,830	1,514,948	487,890	90,515	3,100	3,185	4,070	-	3,382,538	6,229,038
164,987	133,005	707,228	2,750	95,150	-	4,352	-	1,107,472	4,224,470
-	306,000	16,000	-	900	-	-	-	322,900	551,138
-	-	16,000	-	900	-	-	-	16,900	106,226
-	-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	-	6,349
-	-	-	-	-	-	-	-	-	13,192
-	306,000	-	-	-	-	-	-	306,000	425,341
200	9,070	221,575	-	-	-	-	-	230,845	480,137
200	-	221,575	-	-	-	-	-	221,775	455,978
-	9,070	-	-	-	-	-	-	9,070	24,159
700	508,000	4,631,020	-	-	-	-	-	5,139,720	11,688,162
700	-	-	-	-	-	-	-	700	4,711
-	-	-	-	-	-	-	-	-	1,140
-	-	-	-	-	-	-	-	-	540
-	500,000	4,575,000	-	-	-	-	-	5,075,000	10,052,653
-	8,000	50,000	-	-	-	-	-	58,000	1,077,817
-	-	6,020	-	-	-	-	-	6,020	551,302
13,500	10,150	56,350	500	50,000	-	-	-	130,500	1,253,675
159,130	356,771	247,765	16,250	10,333	500	-	-	790,749	2,162,510
73,560	124,800	183,650	16,250	-	500	-	-	398,760	737,932
28,500	12,500	-	-	-	-	-	-	41,000	869,522
43,720	44,834	33,115	-	9,000	-	-	-	130,669	201,419
-	-	-	-	-	-	-	-	-	2,009
2,800	92,330	2,000	-	-	-	-	-	97,130	190,833
10,550	82,307	29,000	-	1,333	-	-	-	123,190	160,792
-	-	-	-	-	-	-	-	-	2
1,800	15,000	186,800	5,450	6,624	-	-	-	215,674	785,573
-	5,000	10,800	4,200	-	-	-	-	20,000	24,599
-	-	-	-	-	-	-	-	-	172,235
1,100	-	-	-	5,600	-	-	-	6,700	107,881
700	7,000	5,250	-	-	-	-	-	12,950	96,699
-	-	1,000	-	-	-	-	-	1,000	4,779
-	3,000	169,750	1,250	1,024	-	-	-	175,024	379,381
345,615	1,180,157	4,265,038	6,629	3,325	-	4,920	-	5,805,684	6,899,199
207,671	209,710	866,011	-	1,500	-	-	-	1,284,892	1,850,455
207,671	209,710	736,011	-	1,500	-	-	-	1,154,892	1,706,626
-	-	130,000	-	-	-	-	-	130,000	140,734
-	-	-	-	-	-	-	-	-	3,095
-	-	-	-	-	-	-	-	-	8,895
954,353	444,191	2,277,350	303,925	336,125	200	-	-	4,316,144	8,075,696
225,989	1,254,567	36,123,799	74,982	497,037	-	223,455	-	38,399,829	75,694,717
102,500	844,000	19,718,170	20,000	371,540	-	176,903	-	21,233,114	51,645,041
123,489	410,567	16,405,629	54,982	125,497	-	46,552	-	17,166,715	24,049,676
5,278,208	8,904,770	100,971,016	4,818,617	39,563,978	750	3,212,900	-	162,750,239	438,050,936
1,124,079	2,022,552	18,616,244	1,025,837	7,937,552	-	182,625	-	30,908,888	47,470,200
1,086,667	2,855,926	44,861,297	2,681,416	20,237,916	-	559,712	-	72,282,934	130,176,119
3,067,463	4,026,292	37,493,475	1,111,364	11,388,510	750	2,470,562	-	59,558,416	260,404,618
641,809	160,449	3,639,916	51,900	259,090	-	49,918	-	4,803,082	18,638,653
15,173,937	26,557,877	192,701,466	5,507,354	41,128,892	22,345	3,557,415	-	284,649,287	728,813,594

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

Microfinance Banks  
As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>81,525,502</b>	<b>336,494,471</b>	<b>37,337,135</b>	<b>101,166,763</b>	<b>43,918</b>	<b>34,098,062</b>	<b>33,416</b>	<b>257,054,298</b>	<b>118,939,971</b>	<b>728,813,594</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	1,597	38,577,559	1,597	38,577,559
A. Federal Government	-	-	-	-	-	-	424	12,597,636	424	12,597,636
B. Provincial Governments	-	-	-	-	-	-	810	25,744,621	810	25,744,621
C. Local Bodies	-	-	-	-	-	-	363	235,302	363	235,302
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	66	10,335,384	66	10,335,384
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	10	347,842	10	347,842
Utilities	-	-	-	-	-	-	3	151,254	3	151,254
Transport, storage and communications	-	-	-	-	-	-	5	50,807	5	50,807
Manufacturing	-	-	-	-	-	-	31	8,355,209	31	8,355,209
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	16	1,430,240	16	1,430,240
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	1,131	88,787,685	1,131	88,787,685
Mutual Funds and AMCs	-	-	-	-	-	-	191	58,319,905	191	58,319,905
Insurance & Pension Funds	-	-	-	-	-	-	223	1,651,065	223	1,651,065
MFIs and DFIs	-	-	-	-	-	-	284	12,414,286	284	12,414,286
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	10	8,638	10	8,638
Modarabas	-	-	-	-	-	-	13	82,168	13	82,168
Other NBFIs	-	-	-	-	-	-	410	16,311,623	410	16,311,623
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,974,396</b>	<b>17,188,042</b>	<b>293,159</b>	<b>4,494,215</b>	<b>18,384</b>	<b>1,844,802</b>	<b>17,135</b>	<b>35,201,600</b>	<b>2,303,074</b>	<b>58,728,660</b>
<b>A. Agriculture, forestry and fishing</b>	<b>598,861</b>	<b>4,170,255</b>	<b>96,413</b>	<b>941,032</b>	<b>17,232</b>	<b>1,335,379</b>	<b>85</b>	<b>11,115</b>	<b>712,591</b>	<b>6,457,782</b>
1. Crop and animal production, hunting and related service activities	598,745	3,114,198	96,412	941,031	17,232	1,335,379	85	11,115	712,474	5,401,723
Growing of Wheat, Rice, Sugar Cane & Cotton	383,015	1,611,072	47,940	360,783	17,057	1,311,629	1	35	448,013	3,283,520
Growing of tropical, subtropical, pome and stone fruits & vegetables	286	7,762	55	63	1	1	33	252	375	8,078
Growing of other fruits, vegetables and crops	2,366	52,644	213	162	-	-	16	1,095	2,595	53,901
Raising of livestock and other related activities	81,633	583,444	34,446	393,318	122	19,842	19	842	116,220	997,446
Other agricultural support activities	131,445	859,275	13,758	186,705	52	3,907	16	8,891	145,271	1,058,778
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	116	1,056,058	1	1	-	-	-	-	117	1,056,059
<b>B. Mining and quarrying</b>	<b>48</b>	<b>34,530</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>9</b>	<b>54</b>	<b>34,540</b>
05 - Mining of coal and lignite	3	0	-	-	-	-	2	2	5	2
06 - Extraction of crude petroleum and natural gas	38	32,870	-	-	-	-	1	3	39	32,873
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	4	15	-	-	-	-	3	5	7	20
09 - Mining support service activities	3	1,645	-	-	-	-	-	-	3	1,645
<b>C. Manufacturing</b>	<b>144,440</b>	<b>1,048,275</b>	<b>25,896</b>	<b>224,532</b>	<b>48</b>	<b>9,878</b>	<b>470</b>	<b>2,775,685</b>	<b>170,854</b>	<b>4,058,370</b>
10 - Manufacture of food products	54,755	178,602	13,895	22,410	6	163	69	1,281,297	68,725	1,482,472
11 - Manufacture of beverages	935	2,261	22	2,093	-	-	12	27,040	969	31,394
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	1,479	31,625	3,020	23,012	9	2,149	92	532,272	4,600	589,058
Preparation and spinning of textile fibres	15	13,622	-	-	3	12	55	3,673	73	17,307
Weaving of textiles	36	16,187	2	3	5	2,137	7	58,048	50	76,375
Finishing of textiles	25	1,087	-	-	-	-	8	513	33	1,600
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	1,359	3	1,359
Manufacture of made-up textile articles, except apparel	608	365	2,884	22,818	1	-	1	84	3,494	23,267
Manufacture of carpets and rugs	1	-	-	-	-	-	2	448,098	3	448,098
Manufacture of other textiles n.e.c.	794	365	134	191	-	-	16	20,497	944	21,053
14 - Manufacture of wearing apparel	6,045	3,149	2,844	25,277	2	2	58	159,109	8,949	187,537
15 - Manufacture of leather and related products	974	1,535	40	15	1	61	5	2	1,020	1,613

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

Microfinance Banks  
As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	187	83	27	6	-	-	2	2	216	90
Manufacture of luggage, handbags and the like, saddlery and harness	85	692	-	-	-	-	-	-	85	692
Manufacture of footwear	702	760	13	9	1	61	3	0	719	830
a. Leather wear	700	759	13	9	1	61	3	0	717	829
b. Rubber and Plastic wear	2	1	-	-	-	-	-	-	2	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	724	689	1	0	-	-	1	0	726	689
17 - Manufacture of paper and paper products	3	13	-	-	-	-	5	4,170	8	4,183
18 - Printing and reproduction of recorded media	553	8,005	12	4	-	-	67	930	632	8,939
Printing and other service activities related to printing	550	7,993	9	4	-	-	65	929	624	8,927
Reproduction of recorded media	3	12	3	-	-	-	2	0	8	12
19 - Manufacture of coke and refined petroleum products	35	3,503	-	-	-	-	-	-	35	3,503
20 - Manufacture of chemicals and chemical products	253	37,803	1	1	-	-	25	321,245	279	359,049
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	79	11,622	1	25	-	-	6	9,285	86	20,932
22 - Manufacture of rubber and plastics products	136	71	-	-	-	-	6	2,267	142	2,338
23 - Manufacture of other non-metallic mineral products	528	47,119	7	6,000	1	3	16	10,338	552	63,460
24 - Manufacture of basic metals	976	23,341	1	-	1	-	16	194	994	23,534
25 - Manufacture of fabricated metal products, except machinery and equipment	13	1,325	-	-	-	-	1	7	14	1,332
26 - Manufacture of computer, electronic and optical	176	14,031	281	17	-	-	4	339	461	14,387
27 - Manufacture of electrical equipment	104	5,013	2	22	-	-	3	98	109	5,133
28 - Manufacture of machinery and equipment	9	1,965	-	-	-	-	3	269,003	12	270,968
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	16	-	-	-	-	11	20,141	22	20,157
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	0	3	2
31 - Manufacture of furniture	2,722	1,975	10	6,600	3	3,807	2	14	2,737	12,396
32 - Other manufacturing	73,910	674,254	5,759	139,056	25	3,693	66	137,931	79,760	954,934
Manufacture of jewellery and related articles	1,166	47,278	37	1,739	2	-	17	1,656	1,222	50,672
Manufacture of imitation jewellery and related articles	8	787	-	-	-	-	3	1	11	788
Manufacture of musical instruments	2	-	-	-	1	4	-	-	3	4
Manufacture of sports goods	17	-	-	-	-	-	2	2	19	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	7,639	3,374	1,041	167	3	1	6	119,924	8,689	123,466
Manufacture of Handicrafts	168	65	57	1,678	-	-	2	990	227	2,733
Other manufacturing n.e.c.	64,910	622,750	4,624	135,472	19	3,688	34	15,358	69,587	777,268
33 - Repair and installation of machinery and equipment	17	356	-	-	-	-	1	2	18	358
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	104	24,459	104	24,459
Electric power generation, transmission and distribution	-	-	-	-	-	-	104	24,459	104	24,459
a) Hydal	-	-	-	-	-	-	23	6,289	23	6,289
b) Thermal	-	-	-	-	-	-	8	20	8	20
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	71	18,138	71	18,138
f) Other	-	-	-	-	-	-	2	13	2	13
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	1	8	149,687	14	149,688
36 - Water collection, treatment and supply	4	-	-	-	1	1	6	149,675	11	149,676
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	12	2	12
F. Construction	1,269	435,799	16	11,267	24	32,140	649	953,355	1,958	1,432,561
41 - Construction of buildings	931	285,376	15	11,267	10	20,833	540	909,981	1,496	1,227,458
42 - Civil engineering	336	150,154	1	-	14	11,307	104	43,148	455	204,609
43 - Specialized construction activities	2	269	-	-	-	-	5	225	7	494

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

### Microfinance Banks As on 31st December, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	739,777	5,976,745	82,382	1,325,355	317	155,574	9,639	5,358,145	832,115	12,815,820
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	11,962	154,064	43	4,193	3	100	186	2,203,954	12,194	2,362,312
46 - Wholesale trade, except of motor vehicles and motorcycles	600,268	4,415,925	72,576	1,253,350	250	138,172	901	421,591	673,995	6,229,038
47 - Retail trade, except of motor vehicles and motorcycles	127,547	1,406,756	9,763	67,812	64	17,302	8,552	2,732,600	145,926	4,224,470
<b>H. Transportation and storage</b>	478	31,754	6	0	2	17	145	519,367	631	551,138
49 - Land transport and transport via pipelines	434	18,734	2	0	2	17	84	87,475	522	106,226
50 - Water transport	1	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	7	6,349	7	6,349
52 - Warehousing and support activities for transportation	39	13,020	4	-	-	-	12	172	55	13,192
53 - Courier activities other than national post activities	4	-	-	-	-	-	41	425,341	45	425,341
<b>I. Accommodation and food service activities</b>	6,282	132,325	107	10,625	25	173,093	112	164,094	6,526	480,137
55 - Accommodation	4,926	120,277	35	12	25	173,093	88	162,596	5,074	455,978
56 - Food and beverage service activities	1,356	12,049	72	10,613	-	-	24	1,498	1,452	24,159
<b>J. Information and communication</b>	945	100,822	28	10,100	3	8,552	914	11,568,688	1,890	11,688,162
58 - Publishing activities	46	770	2	-	-	-	54	3,941	102	4,711
59 - Motion picture, video and television programme production, sound recording and music publishing activities	266	257	1	0	-	-	8	883	275	1,140
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	380	3	540
61 - Telecommunications	391	18,150	-	-	-	-	474	10,034,503	865	10,052,653
62 - Computer programming, consultancy and related activities	229	81,479	25	10,100	3	8,552	189	977,686	446	1,077,817
63 - Information service activities	12	6	-	-	-	-	187	551,296	199	551,302
<b>K. Real estate activities</b>	573	1,139,860	40	56	12	815	75	112,944	700	1,253,675
<b>L. Professional, scientific and technical activities</b>	4,374	827,671	235	203,626	34	53,673	341	1,077,539	4,984	2,162,510
69 - Legal and accounting activities	1,234	422,934	119	132,364	25	53,494	96	129,140	1,474	737,932
70 - Activities of head offices; management consultancy activities	65	97,614	12	37,299	1	21	43	734,588	121	869,522
71 - Architectural and engineering activities; technical testing and analysis	2,671	175,972	34	18,488	8	158	85	6,800	2,798	201,419
72 - Scientific research and development	10	15	4	1,193	-	-	1	801	15	2,009
73 - Advertising and market research	54	6,178	2	8	-	-	65	184,647	121	190,833
74 - Other professional, scientific and technical activities	326	124,956	64	14,274	-	-	51	21,562	441	160,792
75 - Veterinary activities	14	2	-	-	-	-	-	-	14	2
<b>M. Administrative and support service activities</b>	2,234	305,048	171	54,668	557	42,204	356	383,653	3,318	785,573
77 - Rental and leasing activities	23	22,161	-	-	-	-	19	2,438	42	24,599
78 - Employment activities	19	33	1	-	-	-	7	172,202	27	172,235
79 - Travel agency, tour operator, reservation service and related activities	102	21,783	3	4	545	41,716	109	44,377	759	107,881
80 - Security and investigation activities	314	36,791	5	22	3	-	65	59,886	387	96,699
81 - Services to buildings and landscape activities	239	4,676	1	0	1	-	15	103	256	4,779
82 - Office administrative, office support and other business support activities	1,537	219,604	161	54,642	8	489	141	104,646	1,847	379,381
<b>N. Education</b>	2,971	268,696	2,039	262,927	28	10,151	741	6,357,424	5,779	6,899,199
<b>O. Human health and social work activities</b>	2,482	521,907	626	280,698	22	7,935	132	1,039,914	3,262	1,850,455
86 - Human health activities	2,479	521,904	622	280,298	18	7,893	98	896,530	3,217	1,706,626
87 - Residential care activities	-	-	1	400	4	42	6	140,292	11	140,734
88 - Social work activities with and without accommodation	3	3	3	-	-	-	28	3,092	34	3,095
<b>P. Arts, entertainment and recreation</b>	53	186	8	-	-	-	16	8,709	77	8,895
<b>Q. Other service activities</b>	469,604	2,194,168	85,192	1,169,327	79	15,390	3,342	4,696,812	558,217	8,075,696
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	10,658	75,694,717	10,658	75,694,717
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	691	51,645,041	691	51,645,041
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	9,967	24,049,676	9,967	24,049,676
<b>VI. PERSONAL</b>	78,865,975	314,002,300	36,394,654	93,074,135	20,644	30,956,469	196	18,032	115,281,469	438,050,936
A. Salaried persons	304,979	34,382,442	54,809	9,137,599	1,939	3,947,224	20	2,934	361,747	47,470,200
B. Self employed	4,024,467	95,328,504	1,425,537	26,647,457	5,282	8,192,017	110	8,140	5,455,396	130,176,119
C. Other Personal	74,536,529	184,291,353	34,914,308	57,289,078	13,423	18,817,228	66	6,958	109,464,326	260,404,618
<b>VII. OTHER</b>	685,131	5,304,129	649,322	3,598,413	4,890	1,296,790	2,633	8,439,321	1,341,976	18,638,653
<b>Total</b>	<b>81,525,502</b>	<b>336,494,471</b>	<b>37,337,135</b>	<b>101,166,763</b>	<b>43,918</b>	<b>34,098,062</b>	<b>33,416</b>	<b>257,054,298</b>	<b>118,939,971</b>	<b>728,813,594</b>

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

## 8.5 Province/Region wise Deposits by Categories

### Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	3,260	31,127	34,387	4,116	25,850	29,966	4,909	33,668	38,578
	NFPSEs	22,979	2,975	25,954	24,776	5,068	29,844	5,555	4,781	10,335
	NBFCs & Fin Aux.	542	84,667	85,209	601	80,329	80,931	3,815	84,973	88,788
	Private Sector	2,879	43,491	46,370	2,751	45,540	48,291	5,831	52,897	58,729
	Trust Fund	1,810	54,323	56,133	2,449	49,177	51,626	2,445	73,250	75,695
	Personal	83,381	201,234	284,615	93,967	233,713	327,680	111,940	326,111	438,051
	Others	1,030	55,873	56,903	1,527	77,248	78,775	1,520	17,118	18,639
	Total	115,881	473,689	589,570	130,187	516,925	647,112	136,015	592,799	728,814
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		13	1,306	1,318	14	1,117	1,131	17	2,548	2,565
NFPSEs		22,979	2,074	25,053	24,776	216	24,992	5,555	369	5,923
NBFCs & Fin Aux.		0	4,746	4,747	2	13,823	13,825	329	14,931	15,260
Private Sector		1,845	21,883	23,728	1,376	21,650	23,026	3,902	28,138	32,040
Trust Fund		699	15,295	15,994	392	13,881	14,272	452	13,667	14,118
Personal		49,052	62,776	111,828	52,313	68,230	120,543	62,005	74,870	138,876
Others		196	2,607	2,803	155	5,571	5,726	195	9,228	9,423
Total		74,785	110,687	185,472	79,027	124,488	203,516	72,455	143,751	216,206
Sindh		Foreign	-	-	-	-	-	-	-	-
	Govt.	2	358	360	27	800	827	494	1,881	2,375
	NFPSEs	-	771	771	-	2,436	2,436	-	2,582	2,582
	NBFCs & Fin Aux.	1	71,390	71,391	213	51,460	51,674	3,087	54,290	57,378
	Private Sector	453	10,573	11,027	546	13,004	13,551	745	15,384	16,129
	Trust Fund	531	25,888	26,419	725	18,339	19,064	462	49,060	49,522
	Personal	19,912	48,504	68,415	24,484	57,345	81,830	28,214	131,866	160,081
	Others	66	50,577	50,643	49	67,682	67,731	48	5,506	5,554
	Total	20,965	208,060	229,025	26,045	211,066	237,112	33,052	260,570	293,621
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		2,432	13,993	16,425	3,303	13,539	16,842	3,649	15,689	19,338
NFPSEs		-	7	7	-	1,266	1,266	-	1,267	1,267
NBFCs & Fin Aux.		270	80	350	4	0	4	4	13	18
Private Sector		395	584	979	650	780	1,431	967	1,330	2,297
Trust Fund		347	619	965	1,040	778	1,819	1,212	785	1,997
Personal		8,184	6,625	14,808	10,168	7,919	18,087	13,816	9,420	23,236
Others		516	672	1,188	1,017	1,034	2,051	914	838	1,751
Total		12,144	22,580	34,724	16,184	25,316	41,500	20,562	29,341	49,904
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	0	69	69	0	1	1	0	1	1
	NFPSEs	-	-	-	-	50	50	-	74	74
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	0	0
	Private Sector	3	117	121	0	95	95	2	213	215
	Trust Fund	-	399	399	0	915	915	0	804	804
	Personal	472	322	794	374	399	773	644	750	1,395
	Others	0	1	1	-	4	4	-	214	214
	Total	475	908	1,383	374	1,465	1,839	647	2,056	2,703
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	9,352	9,352	-	3,645	3,645	-	4,948	4,948
NFPSEs		-	122	122	-	1,079	1,079	-	467	467
NBFCs & Fin Aux.		-	1,588	1,588	-	5,140	5,140	-	2,042	2,042
Private Sector		-	8,889	8,889	-	8,669	8,669	-	7,222	7,222
Trust Fund		-	9,429	9,429	-	12,546	12,546	-	5,994	5,994
Personal		-	74,375	74,375	-	90,462	90,462	-	98,639	98,639
Others		-	1,516	1,516	-	2,419	2,419	-	722	722
Total		-	105,272	105,272	-	123,959	123,959	-	120,035	120,035

## 8.5 Province/Region wise Deposits by Categories

### Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	812	4,543	5,355	772	5,355	6,127	749	6,923	7,672
	NFPSEs	0	0	0	0	21	21	0	22	22
	NBFCs & Fin Aux.	270	5,338	5,609	382	6,874	7,255	394	8,698	9,092
	Private Sector	179	849	1,028	178	604	782	213	510	723
	Trust Fund	231	2,580	2,810	288	2,714	3,002	314	2,941	3,255
	Personal	5,692	4,912	10,604	6,543	5,939	12,482	7,163	7,835	14,998
	Others	251	484	735	306	521	827	363	592	956
	Total	7,435	18,707	26,142	8,468	22,027	30,495	9,197	27,520	36,717
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,506	1,506	-	1,394	1,394	-	1,679	1,679
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	1,524	1,524	-	3,032	3,032	-	4,998	4,998
	Private Sector	3	595	598	1	737	738	2	101	103
	Trust Fund	4	113	117	4	4	8	4	0	4
	Personal	70	3,720	3,790	84	3,419	3,503	96	2,730	2,826
	Others	-	17	17	0	17	17	-	18	18
	Total	77	7,476	7,553	88	8,603	8,691	102	9,526	9,629

## 8.6 Deposits Distributed by Size of Accounts Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	103,316,467	70,178,374	112,677,128	130,088,368	114,227,394	132,969,639
5,000 to 10,000	937,486	6,393,429	396,790	3,234,019	3,183,969	25,605,802
10,000 to 20,000	646,260	8,945,722	192,791	2,856,455	1,019,298	13,717,693
20,000 to 25,000	154,716	3,433,951	52,547	1,176,973	58,195	1,286,902
25,000 to 30,000	97,237	2,649,666	225,945	5,766,969	44,035	1,202,910
30,000 to 40,000	166,681	5,796,329	44,490	1,518,727	52,602	1,815,112
40,000 to 50,000	41,435	1,839,044	25,070	1,119,968	30,566	1,350,561
50,000 to 60,000	63,149	3,389,193	23,962	1,286,605	21,828	1,163,034
60,000 to 70,000	30,765	1,987,223	17,144	1,090,314	10,071	646,208
70,000 to 80,000	42,135	3,148,293	38,523	2,884,440	50,946	3,817,251
80,000 to 90,000	17,259	1,459,296	7,308	619,064	5,240	442,513
90,000 to 100,000	14,162	1,343,856	6,104	578,754	5,067	481,555
100,000 to 200,000	80,855	10,681,075	55,097	6,890,969	68,460	8,683,378
200,000 to 300,000	29,688	6,901,112	21,854	5,009,820	26,163	6,041,058
300,000 to 400,000	15,972	5,324,684	13,520	4,472,403	13,929	4,619,340
400,000 to 500,000	10,740	4,657,695	9,745	4,209,020	9,418	4,086,885
500,000 to 600,000	22,705	11,598,542	23,067	11,785,212	21,020	10,766,692
600,000 to 700,000	6,027	3,828,448	6,047	3,813,390	5,616	3,548,412
700,000 to 800,000	4,746	3,492,683	5,421	3,986,857	5,190	3,811,323
800,000 to 900,000	4,009	3,339,385	3,887	3,231,774	4,506	3,764,956
900,000 to 1,000,000	3,910	3,694,454	3,141	2,936,219	4,368	4,113,977
1,000,000 to 2,000,000	32,522	38,286,877	36,086	42,456,476	36,884	45,347,961
2,000,000 to 3,000,000	10,991	24,981,300	12,739	28,993,013	13,445	30,620,431
3,000,000 to 4,000,000	3,702	12,128,127	4,469	14,698,282	4,684	15,494,059
4,000,000 to 5,000,000	2,366	10,318,521	2,627	11,300,633	2,868	12,435,748
5,000,000 to 6,000,000	4,583	23,379,148	5,387	27,451,734	5,177	26,562,027
6,000,000 to 7,000,000	893	5,657,885	1,040	6,575,242	1,302	8,315,378
7,000,000 to 8,000,000	652	4,801,218	789	5,799,263	904	6,663,435
8,000,000 to 9,000,000	462	3,831,435	580	4,830,872	602	5,011,650
9,000,000 to 10,000,000	319	2,988,101	386	3,609,056	487	4,605,878
10,000,000 to 100,000,000	4,233	82,663,346	5,018	99,363,787	5,242	106,044,107
100,000,000 & Over	442	216,451,562	434	203,477,724	495	233,777,718
<b>Total</b>	<b>105,767,569</b>	<b>589,569,973</b>	<b>113,919,136</b>	<b>647,112,402</b>	<b>118,939,971</b>	<b>728,813,594</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

### 8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks  
As on 31st December, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5,000	78,054,842	109,077,248	36,140,099	23,850,178	18,303	26,062	14,150	16,151	114,227,394
5,000 to 10,000	2,203,771	17,138,554	971,707	8,406,389	3,173	22,716	5,318	38,143	3,183,969	25,605,802
10,000 to 20,000	914,927	12,291,820	99,944	1,363,148	2,656	37,930	1,771	24,795	1,019,298	13,717,693
20,000 to 25,000	45,438	1,002,125	11,350	253,478	868	19,380	539	11,919	58,195	1,286,902
25,000 to 30,000	35,471	971,105	7,340	198,414	794	21,739	430	11,652	44,035	1,202,910
30,000 to 40,000	39,497	1,364,111	11,356	390,605	1,183	40,725	566	19,671	52,602	1,815,112
40,000 to 50,000	23,462	1,032,535	5,788	259,138	792	35,259	524	23,630	30,566	1,350,561
50,000 to 60,000	14,955	796,593	5,638	298,984	662	35,784	573	31,672	21,828	1,163,034
60,000 to 70,000	7,233	464,104	2,015	129,286	447	28,915	376	23,902	10,071	646,208
70,000 to 80,000	30,543	2,288,338	19,590	1,467,737	364	27,058	449	34,118	50,946	3,817,251
80,000 to 90,000	3,613	305,135	1,160	97,891	278	23,496	189	15,990	5,240	442,513
90,000 to 100,000	3,474	330,256	1,108	104,972	266	25,260	221	21,066	5,067	481,555
100,000 to 200,000	44,019	5,637,660	20,087	2,513,193	1,728	233,117	2,026	299,468	68,460	8,683,378
200,000 to 300,000	17,297	3,969,163	6,496	1,489,127	1,001	247,121	1,369	335,647	26,163	6,041,058
300,000 to 400,000	9,061	2,998,064	3,679	1,213,970	774	263,119	415	144,187	13,929	4,619,340
400,000 to 500,000	6,193	2,684,229	2,477	1,072,300	460	201,084	288	128,771	9,418	4,086,885
500,000 to 600,000	14,414	7,375,837	5,459	2,785,976	826	431,274	321	173,604	21,020	10,766,692
600,000 to 700,000	3,586	2,264,762	1,464	919,790	353	226,567	213	137,294	5,616	3,548,412
700,000 to 800,000	3,034	2,223,302	1,434	1,048,008	586	439,097	136	100,917	5,190	3,811,323
800,000 to 900,000	2,556	2,124,144	1,096	903,846	714	618,776	140	118,190	4,506	3,764,956
900,000 to 1,000,000	2,477	2,338,727	900	850,995	876	814,856	115	109,399	4,368	4,113,977
1,000,000 to 2,000,000	23,745	29,150,289	8,873	10,443,869	3,525	4,758,827	741	994,976	36,884	45,343,961
2,000,000 to 3,000,000	8,922	20,270,098	3,070	6,955,231	1,098	2,560,042	355	832,060	13,445	30,620,431
3,000,000 to 4,000,000	3,173	10,499,044	1,022	3,351,726	357	1,190,561	132	452,728	4,684	15,494,059
4,000,000 to 5,000,000	1,897	8,285,307	558	2,421,086	276	1,197,405	137	611,950	2,868	12,435,748
5,000,000 to 6,000,000	3,124	16,010,012	1,301	6,653,416	488	2,542,414	264	1,378,186	5,177	26,562,027
6,000,000 to 7,000,000	805	5,098,397	216	1,365,345	114	727,194	167	1,124,443	1,302	8,315,378
7,000,000 to 8,000,000	592	4,338,725	152	1,109,645	109	814,355	51	380,680	904	6,663,435
8,000,000 to 9,000,000	382	3,179,547	112	951,366	66	549,614	42	351,123	602	5,011,650
9,000,000 to 10,000,000	307	2,897,058	94	886,863	55	524,935	31	297,022	487	4,605,878
10,000,000 to 100,000,000	2,653	47,563,062	943	16,043,165	714	13,264,511	932	29,173,370	5,242	106,044,107
100,000,000 & Over	39	10,883,181	9	1,406,123	12	2,148,839	435	219,637,573	495	233,777,718
<b>Total</b>	<b>81,525,502</b>	<b>336,494,471</b>	<b>37,337,135</b>	<b>101,166,763</b>	<b>43,918</b>	<b>34,098,062</b>	<b>33,416</b>	<b>257,054,298</b>	<b>118,939,971</b>	<b>728,813,594</b>

## 8.7 Advances Classified by Securities

### Microfinance Banks

(Thousand Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	518,198	127,785,370	538,044	144,995,174	529,631	157,218,386
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

## 8.7 Advances Classified by Securities

### Microfinance Banks

(Thousand Rupees)

Security	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
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	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,688	3,086,335	8,100	4,156,309	6,753	3,801,956
A. Transport Equipment	3,339	2,673,696	6,271	3,812,114	5,077	3,487,102
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	2,349	412,639	1,829	344,195	1,676	314,854
V. Real Estate	114,640	49,880,870	104,218	45,542,993	103,228	44,261,186
A. Land	44,077	8,803,714	42,550	9,665,260	46,438	10,609,591
1. Residential	79	48,738	1,966	1,027,420	2,778	1,958,626
(a) House	79	48,738	1,957	1,022,774	2,768	1,952,388
(b) Flat	-	-	9	4,646	10	6,238
2. Non-Residential	43,998	8,754,976	40,584	8,637,840	43,660	8,650,965
(a) Commercial	53	53,167	72	61,885	125	89,228
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	43,499	8,383,439	39,769	8,135,172	39,962	7,345,031
(d) Others	446	318,370	743	440,784	3,573	1,216,705
B. Buildings:	70,563	41,077,156	61,668	35,877,733	56,790	33,651,595
1. Residential	36,497	23,769,681	33,589	22,223,795	31,334	21,386,093
(a) House	36,330	23,548,837	33,434	22,030,008	31,182	21,200,654
(b) Flat	167	220,844	155	193,786	152	185,438
2. Non-Residential	34,066	17,307,475	28,079	13,653,939	25,456	12,265,502
(a) Commercial	964	659,929	593	401,325	539	354,926
(b) Industrial	-	-	-	-	1	3,000
(c) Agriculture	-	-	11	3,869	30	6,371
(d) Others	33,102	16,647,546	27,475	13,248,744	24,886	11,901,205
VI. Fixed Deposits and Insurance Policies	2,737	865,244	3,656	984,679	4,153	1,192,129
A. Bank Deposits	2,737	865,244	3,656	984,679	4,153	1,192,129
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,316	641,065	3,579	903,069	4,023	948,736
3. Other Deposits	421	224,179	77	81,610	130	243,393
B. Insurance Policies	-	-	-	-	-	-
VII. Others	444,172	74,221,250	2,597,162	84,592,936	327,687	75,339,533
A. Other Secured Advances	85,403	23,552,960	100,742	34,043,434	99,530	35,260,883
1. Receivables	-	-	-	-	17,983	9,717,586
2. Employees Benefits	-	-	1,653	414,516	3,463	918,375
3. Others	85,403	23,552,960	99,089	33,628,918	78,084	24,624,921
B. Advances Secured by Guarantee(s)	358,769	50,668,290	2,496,420	50,549,502	228,157	40,078,650
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	358,769	50,668,290	2,496,420	50,549,502	228,157	40,078,650
VIII. Unsecured Advances	4,574,196	152,097,289	4,269,414	142,651,906	7,526,167	147,767,487
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	1,274,020	4,235,601	7,145	558,346	6,607,749	29,566,695
3. Others	3,300,176	147,861,688	4,262,269	142,093,560	918,418	118,200,792
<b>Total</b>	<b>5,659,631</b>	<b>407,936,358</b>	<b>7,520,594</b>	<b>422,923,997</b>	<b>8,497,619</b>	<b>429,580,676</b>

## 8.7.1 Advances Classified by Securities and Gender

Microfinance Banks  
As on 31st December, 2024

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	403,313	120,747,881	126,297	36,458,628	21	11,876	529,631
II. Securities, Shares and Other Financial Instruments:	-	-	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

## 8.7.1 Advances Classified by Securities and Gender

Microfinance Banks  
As on 31st December, 2024

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	-	-	-	-	-	-	-	-
<b>1. Cotton Textiles:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>2. Cotton Yarn:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>3. Other Textiles:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>4. Machinery:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>5. Handloom Products</b>	-	-	-	-	-	-	-	-
<b>6. Carpets &amp; Rugs</b>	-	-	-	-	-	-	-	-
<b>7. Readymade Garments</b>	-	-	-	-	-	-	-	-
<b>8. Cement and Cement Products:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>9. Sports Goods</b>	-	-	-	-	-	-	-	-
<b>10. Surgical Instruments</b>	-	-	-	-	-	-	-	-
<b>11. Chemicals &amp; Dyes</b>	-	-	-	-	-	-	-	-
<b>12. Other Finished Goods:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>IV. Fixed Assets Including Machinery</b>	6,009	3,577,426	744	224,530	-	-	6,753	3,801,956
<b>A. Transport Equipments</b>	4,687	3,321,615	390	165,487	-	-	5,077	3,487,102
<b>B. Furniture &amp; Fixtures</b>	-	-	-	-	-	-	-	-
<b>C. Office Equipments</b>	-	-	-	-	-	-	-	-
<b>D. Other Machinery &amp; Equipments</b>	1,322	255,811	354	59,043	-	-	1,676	314,854
<b>V. Real Estate</b>	91,144	38,486,683	12,084	5,774,503	-	-	103,228	44,261,186
<b>A. Land</b>	42,964	9,808,155	3,474	801,436	-	-	46,438	10,609,591
<b>1. Residential</b>	2,362	1,703,005	416	255,621	-	-	2,778	1,958,626
(a) House	2,352	1,696,766	416	255,621	-	-	2,768	1,952,388
(b) Flat	10	6,238	-	-	-	-	10	6,238
<b>2. Non-Residential</b>	40,602	8,105,151	3,058	545,814	-	-	43,660	8,650,965
(a) Commercial	121	87,218	4	2,010	-	-	125	89,228
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	37,161	6,861,162	2,801	483,869	-	-	39,962	7,345,031
(d) Other	3,220	1,156,771	253	59,934	-	-	3,473	1,216,705
<b>B. Buildings:</b>	48,180	28,678,527	8,610	4,973,067	-	-	56,790	33,651,595
<b>1. Residential</b>	26,555	18,264,574	4,779	3,121,519	-	-	31,334	21,386,093
(a) House	26,442	18,130,606	4,740	3,070,048	-	-	31,182	21,200,654
(b) Flat	113	133,967	39	51,471	-	-	152	185,438
<b>2. Non-Residential</b>	21,625	10,413,954	3,831	1,851,548	-	-	25,456	12,265,502
(a) Commercial	505	326,139	34	28,787	-	-	539	354,926
(b) Industrial	1	3,000	-	-	-	-	1	3,000
(c) Agriculture	28	5,771	2	601	-	-	30	6,371
(d) Other	21,091	10,079,045	3,795	1,822,161	-	-	24,886	11,901,205
<b>3. Other</b>	2,614	896,056	1,539	296,074	-	-	4,153	1,192,129
(a) Commercial	2,614	896,056	1,539	296,074	-	-	4,153	1,192,129
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-	-	-
(d) Other	-	-	-	-	-	-	-	-
<b>VI. Fixed Deposits and Insurance Policies</b>	-	-	-	-	-	-	-	-
<b>A. Bank Deposits</b>	-	-	-	-	-	-	-	-
<b>1. Security Deposits</b>	-	-	-	-	-	-	-	-
<b>2. Term Deposits (TDRs)</b>	2,500	678,457	1,523	270,280	-	-	4,023	948,736
<b>3. Other Deposits</b>	114	217,599	16	25,794	-	-	130	243,393
<b>B. Insurance Policies</b>	-	-	-	-	-	-	-	-
<b>VII. Others</b>	247,611	61,184,510	80,076	14,155,023	-	-	327,687	75,339,533
<b>A. Other Secured Advances</b>	81,706	30,570,149	17,824	4,690,733	-	-	99,530	35,260,883
<b>1. Receivables</b>	16,560	8,951,674	1,423	765,912	-	-	17,983	9,717,586
<b>2. Employees Benefits</b>	2,937	830,442	526	87,933	-	-	3,463	918,375
<b>3. Others</b>	62,209	20,788,033	15,875	3,836,888	-	-	78,084	24,624,921
<b>B. Advances Secured by Guarantee(s)</b>	165,905	30,614,361	62,252	9,464,289	-	-	228,157	40,078,650
<b>1. Institutional Guarantee(s)</b>	-	-	-	-	-	-	-	-
<b>2. Individual Guarantee(s)</b>	165,905	30,614,361	62,252	9,464,289	-	-	228,157	40,078,650
<b>VIII. Unsecured Advances</b>	5,386,274	114,757,999	2,139,857	32,999,444	36	10,044	7,526,167	147,767,487
<b>1. Credit Cards</b>	-	-	-	-	-	-	-	-
<b>2. Personal Loan</b>	4,744,822	22,907,867	1,862,927	6,658,828	-	-	6,607,749	29,566,695
<b>3. Others</b>	641,452	91,850,132	276,930	26,340,616	36	10,044	918,418	118,200,792
<b>Total</b>	<b>6,136,965</b>	<b>339,650,554</b>	<b>2,360,597</b>	<b>89,908,202</b>	<b>57</b>	<b>21,920</b>	<b>8,497,619</b>	<b>429,580,676</b>

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	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>5,659,631</b>	<b>407,936,358</b>	<b>7,520,594</b>	<b>422,923,997</b>	<b>8,497,619</b>	<b>429,580,676</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>	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,890,189</b>	<b>316,027,410</b>	<b>1,652,844</b>	<b>313,857,881</b>	<b>1,480,750</b>	<b>310,587,378</b>
<b>A. Agriculture, forestry and fishing</b>	<b>1,466,706</b>	<b>241,964,084</b>	<b>1,331,249</b>	<b>248,775,972</b>	<b>1,212,318</b>	<b>249,537,370</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>1,465,505</b>	<b>241,808,389</b>	<b>1,330,712</b>	<b>248,674,831</b>	<b>1,211,976</b>	<b>249,455,874</b>
Growing of Wheat, Rice, Sugar Cane & Cotton	618,832	101,573,497	519,186	94,716,565	440,119	88,016,248
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,528	373,518	1,093	233,069	938	235,305
Growing of other fruits, vegetables and crops	39,917	5,203,930	56,930	6,507,930	66,256	7,595,229
Raising of livestock and other related activities	758,523	127,932,344	719,122	141,130,636	661,231	142,790,110
Other agricultural support activities	45,705	6,725,101	34,381	6,086,631	43,432	10,818,981
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	1,201	155,695	537	101,142	342	81,496
<b>B. Mining and quarrying</b>	<b>3</b>	<b>832</b>	<b>2</b>	<b>559</b>	<b>1</b>	<b>59</b>
05 - Mining of coal and lignite	2	773	1	500	-	-
06 - Extraction of crude petroleum and natural gas	1	59	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>45,341</b>	<b>7,237,322</b>	<b>39,649</b>	<b>5,175,227</b>	<b>32,244</b>	<b>5,707,544</b>
10 - Manufacture of food products	10,005	1,149,495	10,212	960,673	5,968	1,761,570
11 - Manufacture of beverages	382	72,313	288	57,262	255	51,760
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	4,967	2,901,308	4,181	1,604,030	4,680	1,424,010
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	223	52,301	153	43,041	149	43,940
Manufacture of carpets and rugs	179	22,702	87	17,095	78	17,656
Manufacture of other textiles n.e.c.	4,564	2,826,293	3,940	1,543,883	4,452	1,362,401
14 - Manufacture of wearing apparel	5,617	407,749	5,696	399,788	3,406	374,064
15 - Manufacture of leather and related products	285	50,409	241	48,521	227	43,842

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	65	11,609	29	4,864	30	5,817
Manufacture of luggage, handbags and the like, saddlery and harness	113	29,680	107	37,100	100	31,069
Manufacture of footwear	107	9,120	105	6,557	97	6,955
a. Leather wear	106	8,929	104	6,557	96	6,955
b. Rubber and Plastic wear	1	191	1	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	282	43,867	246	34,074	223	32,187
17 - Manufacture of paper and paper products	7	1,660	3	1,088	2	909
18 - Printing and reproduction of recorded media	158	30,877	154	28,893	145	28,586
Printing and other service activities related to printing	158	30,877	154	28,893	145	28,586
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	4	296	3	154
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	7	491	1	19	1	8
22 - Manufacture of rubber and plastics products	9	6,491	12	6,201	10	5,702
23 - Manufacture of other non-metallic mineral products	235	54,102	174	35,086	157	36,639
24 - Manufacture of basic metals	291	44,241	217	34,617	198	32,666
25. Manufacture of fabricated metal products, except machinery and equipment	16,203	1,153,973	13,589	977,286	12,951	948,006
26 - Manufacture of computer, electronic and optical products	331	39,903	152	19,978	95	15,345
27 - Manufacture of electrical equipment	10	17,433	8	13,730	7	12,811
28 - Manufacture of machinery and equipment	3	72	3	72	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	11	593	9	514	9	514
31 - Manufacture of furniture	505	75,761	265	41,753	237	38,607
32. Other manufacturing	6,029	1,186,286	4,194	911,345	3,667	900,090
Manufacture of jewellery and related articles	69	11,596	53	10,896	46	9,490
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	18	1,378	5	367	2	311
Manufacture of sports goods	102	20,233	69	17,213	64	20,478
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	282	55,858	199	47,204	173	45,100
Manufacture of Handicrafts	404	39,582	359	36,615	302	37,025
Other manufacturing n.e.c.	5,154	1,057,639	3,509	799,050	3,080	787,686
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	1,727	2,165,657	-	-	-	-
Electric power generation, transmission and distribution	1,727	2,165,657	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,727	2,165,657	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	8,961	3,219,324	9,258	3,402,248	8,883	3,297,034
41 - Construction of buildings	8,961	3,219,324	9,258	3,402,248	8,883	3,297,034
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	217,656	43,811,015	159,530	40,386,366	137,402	38,024,179
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,510	472,554	2,048	339,970	1,735	306,291
46 - Wholesale trade, except of motor vehicles and motorcycles	39,939	9,875,574	30,548	10,094,525	27,140	9,562,255
47 - Retail trade, except of motor vehicles and motorcycles	175,207	33,462,887	126,934	29,951,871	108,527	28,155,633
H. Transportation and storage	1,836	427,053	1,784	1,097,310	1,449	1,034,873
49 - Land transport and transport via pipelines	1,761	416,556	1,745	1,092,449	1,421	1,030,063
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	75	10,498	39	4,861	28	4,810
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	1,834	292,686	1,587	238,555	1,383	217,923
55 - Accommodation	950	211,388	786	178,504	703	158,593
56 - Food and beverage service activities	884	81,299	801	60,051	680	59,330
J. Information and communication	206	31,805	148	21,960	135	24,726
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	108	16,542	79	12,157	71	11,777
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	96	14,537	68	9,799	57	9,995
62 - Computer programming, consultancy and related activities	2	726	1	4	7	2,954
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	15	1,619	11	1,142	11	1,705
L. Professional, scientific and technical activities	2,080	359,010	1,631	363,955	615	366,405
69 - Legal and accounting activities	1,438	272,551	1,346	315,475	339	305,384
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	237	42,626	127	22,815	118	22,535
72 - Scientific research and development	1	199	-	-	-	-
73 - Advertising and market research	377	39,982	134	17,630	89	13,505
74 - Other professional, scientific and technical activities	1	138	2	1,275	45	16,973
75 - Veterinary activities	26	3,515	22	6,760	24	8,008
M. Administrative and support service activities	65,215	7,703,152	53,235	7,589,156	42,970	6,099,207
77 - Rental and leasing activities	49	6,476	26	5,183	22	5,186
78 - Employment activities	61,818	7,158,597	49,219	6,857,302	41,363	5,276,505
79 - Travel agency, tour operator, reservation service and related activities	64	9,107	33	5,767	34	6,156
80 - Security and investigation activities	1	0	2	97	1	0
81 - Services to buildings and landscape activities	34	6,093	31	5,902	26	6,548
82 - Office administrative, office support and other business support activities	3,249	522,879	3,924	714,905	1,524	804,812
N. Education	9,888	1,110,918	4,605	556,420	945	209,952
O. Human health and social work activities	24,185	2,188,476	15,780	1,541,769	13,269	1,514,368
86 - Human health activities	358	75,065	298	60,788	275	57,177
87 - Residential care activities	23,827	2,113,411	15,482	1,480,982	12,994	1,457,191
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	1,832	221,423	615	101,068	474	84,836
Q. Other service activities	42,704	5,293,034	33,760	4,606,173	28,651	4,467,197
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	3,735,708	84,616,244	5,840,256	101,652,438	6,982,829	106,143,934
A. Bank Employees	6,816	5,151,834	7,622	6,725,643	7,272	6,553,585
1) For house building	811	3,484,355	1,330	4,317,270	843	3,868,737
2) For transport i.e. purchase of car etc.	1,152	658,258	1,320	1,152,901	1,272	1,240,222
3) Other purposes	4,853	1,009,222	4,972	1,255,472	5,157	1,444,626
B. Consumer Financing	3,512,417	61,604,575	5,594,412	71,953,288	6,736,786	74,741,004
1) For house building	140,901	43,953,404	122,242	39,510,135	118,016	40,023,368
2) For transport i.e. purchase of car etc	1,557	1,283,935	1,293	999,676	1,010	851,410
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	2,497	3,033,372	2,664	2,674,097
5) Personal loans	3,369,959	16,367,236	5,468,380	28,410,105	6,615,096	31,192,130
C) Other	216,475	17,859,835	238,222	22,973,507	238,771	24,849,345
VII. OTHER	33,734	7,292,704	27,494	7,413,678	34,040	12,849,364
<b>Total</b>	<b>5,659,631</b>	<b>407,936,358</b>	<b>7,520,594</b>	<b>422,923,997</b>	<b>8,497,619</b>	<b>429,580,676</b>

### 8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks  
As on 31st December, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	6,136,965	339,650,554	2,360,597	89,908,202	57	21,920	8,497,619	429,580,676
<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>	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFLs and DFIs	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,133,345	245,094,118	347,355	65,474,866	50	18,394	1,480,750	310,587,378
<b>A. Agriculture, forestry and fishing</b>	928,052	195,978,980	284,219	53,540,449	47	17,941	1,212,318	249,537,370
<b>1. Crop and animal production, hunting and related service activities</b>	927,788	195,913,186	284,141	53,524,827	47	17,941	1,211,976	249,455,874
Growing of Wheat, Rice, Sugar Cane & Cotton	354,922	72,721,875	85,161	15,280,135	36	14,238	440,119	88,016,248
Growing of tropical, subtropical, pome and stone fruits & vegetables	734	193,380	204	41,924	-	-	938	235,305
Growing of other fruits, vegetables and crops	59,052	6,808,494	7,203	786,635	1	100	66,256	7,595,229
Raising of livestock and other related activities	476,069	106,894,277	185,152	35,892,231	10	3,602	661,231	142,790,110
Other agricultural support activities	37,011	9,295,080	6,421	1,523,901	-	-	43,432	10,818,981
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	264	65,874	78	15,622	-	-	342	81,496
<b>B. Mining and quarrying</b>	1	59	-	-	-	-	1	59
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	1	59	-	-	-	-	1	59
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	23,988	4,579,791	8,255	1,127,626	1	127	32,244	5,707,544
10 - Manufacture of food products	4,639	1,381,889	1,329	379,081	-	-	5,968	1,761,570
11 - Manufacture of beverages	253	51,288	2	472	-	-	255	51,760
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3,758	1,187,285	921	236,597	1	127	4,680	1,424,010
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-
Finishing of textiles	1	12	-	-	-	-	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	7	1,374	142	42,566	-	-	149	43,940
Manufacture of carpets and rugs	51	13,817	27	3,839	-	-	78	17,656
Manufacture of other textiles n.e.c.	3,699	1,172,081	752	190,192	1	127	4,452	1,362,401
14 - Manufacture of wearing apparel	1,591	175,510	1,815	200,554	-	-	3,406	374,064
15 - Manufacture of leather and related products	284	41,277	23	2,564	-	-	227	43,842

### 8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks  
As on 31st December, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	30	5,817	-	-	-	-	30	5,817
Manufacture of luggage, handbags and the like, saddlery and harness	95	29,471	5	1,598	-	-	100	31,069
Manufacture of footwear	79	5,989	18	966	-	-	97	6,955
a. Leather wear	78	5,989	18	966	-	-	96	6,955
b. Rubber and Plastic wear	1	-	-	-	-	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	222	32,127	1	60	-	-	223	32,187
17 - Manufacture of paper and paper products	2	909	-	-	-	-	2	909
18 - Printing and reproduction of recorded media	144	28,286	1	300	-	-	145	28,586
Printing and other service activities related to printing	144	28,286	1	300	-	-	145	28,586
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	3	154	-	-	-	-	3	154
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	1	8	-	-	1	8
22 - Manufacture of rubber and plastic products	10	5,702	-	-	-	-	10	5,702
23 - Manufacture of other non-metallic mineral products	157	36,639	-	-	-	-	157	36,639
24 - Manufacture of basic metals	197	32,656	1	11	-	-	198	32,666
25 - Manufacture of fabricated metal products, except machinery and equipment	9,816	738,416	3,135	209,590	-	-	12,951	948,006
26 - Manufacture of computer, electronic and optical products	72	12,098	23	3,248	-	-	95	15,345
27 - Manufacture of electrical equipment	7	12,811	-	-	-	-	7	12,811
28 - Manufacture of machinery and equipment	3	72	-	-	-	-	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	8	474	1	40	-	-	9	514
31 - Manufacture of furniture	222	37,334	15	1,273	-	-	237	38,607
32 - Other manufacturing	2,680	806,864	987	93,226	-	-	3,667	900,090
Manufacture of jewellery and related articles	44	9,259	2	231	-	-	46	9,490
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	2	311	-	-	-	-	2	311
Manufacture of sports goods	59	20,329	5	149	-	-	64	20,478
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	158	43,828	15	1,272	-	-	173	45,100
Manufacture of Handicrafts	117	16,438	185	20,587	-	-	302	37,025
Other manufacturing n.e.c.	2,300	716,699	780	70,987	-	-	3,080	787,686
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-
Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	-	-
f) Other	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	7,608	2,780,460	1,275	516,574	-	-	8,883	3,297,034
41 - Construction of buildings	7,608	2,780,460	1,275	516,574	-	-	8,883	3,297,034
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

### 8.8.1 Advances Classified by Borrowers and Gender

#### Microfinance Banks As on 31st December, 2024

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	109,086	30,994,054	28,315	7,029,920	1	205	137,402	38,024,179
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,731	304,693	4	1,598	-	-	1,735	306,291
46 - Wholesale trade, except of motor vehicles and motorcycles	21,802	7,623,811	5,338	1,938,444	-	-	27,140	9,562,255
47 - Retail trade, except of motor vehicles and motorcycles	85,553	23,065,551	22,973	5,089,878	1	205	108,527	28,155,633
H. Transportation and storage	1,421	1,027,196	28	7,677	-	-	1,449	1,034,873
49 - Land transport and transport via pipelines	1,397	1,023,037	24	7,025	-	-	1,421	1,030,063
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	24	4,158	4	652	-	-	28	4,810
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,262	208,035	121	9,888	-	-	1,383	217,923
55 - Accommodation	684	154,172	19	4,421	-	-	703	158,593
56 - Food and beverage service activities	578	53,863	102	5,467	-	-	680	59,330
J. Information and communication	132	22,864	3	1,861	-	-	135	24,726
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	69	11,415	2	361	-	-	71	11,777
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	57	9,995	-	-	-	-	57	9,995
62 - Computer programming, consultancy and related activities	6	1,454	1	1,500	-	-	7	2,954
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	8	1,609	3	96	-	-	11	1,705
L. Professional, scientific and technical activities	489	320,959	126	45,446	-	-	615	366,405
69 - Legal and accounting activities	253	268,134	86	37,250	-	-	339	305,384
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	108	20,518	10	2,017	-	-	118	22,535
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	65	10,081	24	3,424	-	-	89	13,505
74 - Other professional, scientific and technical activities	42	14,941	3	2,032	-	-	45	16,973
75 - Veterinary activities	21	7,285	3	723	-	-	24	8,008
M. Administrative and support service activities	33,094	5,076,751	9,275	1,022,335	1	121	42,370	6,099,207
77 - Rental and leasing activities	19	4,330	3	856	-	-	22	5,186
78 - Employment activities	32,442	4,395,621	8,920	880,762	1	121	41,363	5,276,505
79 - Travel agency, tour operator, reservation service and related activities	32	5,900	2	256	-	-	34	6,156
80 - Security and investigation activities	1	0	-	-	-	-	1	0
81 - Services to buildings and landscape activities	26	6,548	-	-	-	-	26	6,548
82 - Office administrative, office support and other business support activities	1,174	664,352	350	140,461	-	-	1,524	804,812
N. Education	705	150,424	240	59,528	-	-	945	209,952
O. Human health and social work activities	5,872	1,069,852	7,397	444,516	-	-	13,269	1,514,368
86 - Human health activities	223	47,133	52	10,044	-	-	275	57,177
87 - Residential care activities	5,649	1,022,719	7,345	434,472	-	-	12,994	1,457,191
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	334	66,333	140	18,503	-	-	474	84,836
Q. Other service activities	20,693	2,816,751	7,958	1,650,446	-	-	28,651	4,467,197
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-
VI. PERSONAL	4,974,437	83,686,471	2,008,392	22,457,463	-	-	6,982,829	106,143,934
A. Bank - Employees	6,545	6,060,353	727	493,232	-	-	7,272	6,553,585
1) For house building	762	3,615,328	81	253,409	-	-	843	3,868,737
2) For transport i.e. purchase of car etc.	1,203	1,152,831	69	87,391	-	-	1,272	1,240,222
3) Other purposes	4,580	1,292,194	577	152,432	-	-	5,157	1,444,626
B. Consumer Financing	4,848,795	60,381,482	1,887,991	14,359,522	-	-	6,736,786	74,741,004
1) For house building	94,419	32,641,400	23,597	7,381,968	-	-	118,016	40,023,368
2) For transport i.e. purchase of car etc	990	831,340	20	20,069	-	-	1,010	851,410
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	2,575	2,597,771	89	76,326	-	-	2,664	2,674,097
5) Personal loans	4,750,811	24,310,971	1,864,285	6,881,159	-	-	6,615,096	31,192,130
C) Other	119,097	17,244,636	119,674	7,604,709	-	-	238,771	24,849,345
VII. OTHER	29,183	10,869,965	4,850	1,975,873	7	3,526	34,040	12,849,364
<b>Total</b>	<b>6,136,965</b>	<b>339,658,554</b>	<b>2,366,597</b>	<b>89,968,202</b>	<b>57</b>	<b>21,920</b>	<b>8,497,619</b>	<b>429,588,676</b>

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

## 8.9 Advances Classified by Rate of Interest Microfinance Banks

( Thousand Rupees)

Rate of Interest	Dec-23	Sep-24	Dec-24 P
0.00	26,968,547	25,850,495	33,855,411
1.00	-	-	-
2.00	-	-	-
3.00	332,463	414,516	406,501
4.00	213,229	459,982	493,007
5.00	14,170,324	14,171,701	14,451,137
6.00	-	-	-
7.00	32,044	21,548	13,918
8.00	1,029,265	87,874	103,255
9.00	-	-	-
10.00	93,979	108,262	144,549
11.00	8,690	14,797	99,049
12.00	4,234	27,172	82,440
13.00	64,569	46,333	2,637
14.00	12,000	4,853	4,345
15.00	103,897	110,214	105,077
16.00	52,762	93,152	128,614
17.00	32,269	45,014	88,271
18.00	245,190	158,734	132,969
19.00	256,806	162,898	197,615
20.00	1,098,875	707,999	603,193
21.00	1,400,459	1,002,609	936,153
22.00	2,545,682	1,682,917	1,399,181
23.00	3,228,026	2,378,427	2,091,817
24.00	2,568,589	2,145,802	1,834,288
25.00	4,136,327	3,274,314	2,762,994
26.00	4,662,959	2,713,675	2,123,378
27.00	3,780,642	2,617,347	2,293,281
28.00	5,809,444	3,152,080	2,499,371
29.00	6,435,430	4,319,365	3,589,938
30.00	7,001,835	5,375,538	7,311,977
31.00	12,976,027	5,891,075	7,142,656
32.00	19,044,375	15,182,525	16,519,255
33.00	15,469,946	16,488,923	15,201,000
34.00	21,950,598	13,248,720	9,273,020
35.00	11,700,089	11,839,450	9,881,909
36.00	20,695,164	16,977,854	14,740,108
37.00	32,528,839	35,509,704	33,580,328
38.00	29,878,532	27,953,894	30,857,506
39.00	23,644,597	38,239,110	32,500,041
40.00	29,437,696	48,496,289	59,552,497
41.00	17,425,926	23,565,355	30,470,664
42.00	29,247,558	27,813,525	25,859,819
43.00	6,072,675	15,351,995	14,803,954
44.00	7,467,903	1,334,217	954,098
45.00	3,137,431	1,510,494	855,297
46.00	3,813,862	1,576,254	1,568,935
47.00	4,375,990	2,204,059	1,681,581
48.00	3,261,043	657,738	447,840
49.00	3,825,150	4,287,608	4,677,086
50.00 & above	25,694,421	43,647,588	41,258,717
<b>Total</b>	<b>407,936,358</b>	<b>422,923,997</b>	<b>429,580,676</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.

## 8.9.1 Advances Classified by Rate of Interest and Gender

### Microfinance Banks As on 31st December, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	27,268,579	6,586,781	52	33,855,411
1.00	-	-	-	-
2.00	-	-	-	-
3.00	360,659	45,841	-	406,501
4.00	319,324	173,683	-	493,007
5.00	12,510,106	1,941,031	-	14,451,137
6.00	-	-	-	-
7.00	13,918	-	-	13,918
8.00	100,447	2,808	-	103,255
9.00	-	-	-	-
10.00	127,362	17,187	-	144,549
11.00	88,538	10,384	127	99,049
12.00	76,330	6,111	-	82,440
13.00	2,268	369	-	2,637
14.00	4,345	-	-	4,345
15.00	97,800	7,277	-	105,077
16.00	120,692	7,922	-	128,614
17.00	78,538	9,732	-	88,271
18.00	125,313	7,656	-	132,969
19.00	177,063	20,551	-	197,615
20.00	554,954	48,239	-	603,193
21.00	767,656	168,497	-	936,153
22.00	1,197,272	201,909	-	1,399,181
23.00	1,796,353	295,464	-	2,091,817
24.00	1,664,310	169,978	-	1,834,288
25.00	2,467,066	295,928	-	2,762,994
26.00	1,895,235	228,143	-	2,123,378
27.00	2,001,421	291,859	-	2,293,281
28.00	1,907,993	591,379	-	2,499,371
29.00	3,313,092	276,846	-	3,589,938
30.00	6,339,463	966,082	6,433	7,311,977
31.00	5,964,969	1,177,486	200	7,142,656
32.00	13,319,327	3,197,610	2,318	16,519,255
33.00	11,831,673	3,367,269	2,058	15,201,000
34.00	8,031,799	1,239,457	1,764	9,273,020
35.00	7,487,224	2,394,147	538	9,881,909
36.00	10,197,370	4,541,992	745	14,740,108
37.00	26,777,109	6,803,219	-	33,580,328
38.00	23,473,722	7,382,546	1,239	30,857,506
39.00	24,325,395	8,173,996	650	32,500,041
40.00	47,393,005	12,159,187	305	59,552,497
41.00	24,769,025	5,700,367	1,271	30,470,664
42.00	19,708,097	6,150,322	1,400	25,859,819
43.00	10,881,074	3,922,284	596	14,803,954
44.00	816,841	136,427	830	954,098
45.00	659,592	195,705	-	855,297
46.00	1,368,629	200,306	-	1,568,935
47.00	1,523,895	157,413	273	1,681,581
48.00	367,632	80,207	-	447,840
49.00	492,504	4,183,582	1,000	4,677,086
50.00 & above	34,885,574	6,373,022	121	41,258,717
<b>Total</b>	<b>339,650,554</b>	<b>89,908,202</b>	<b>21,920</b>	<b>429,580,676</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.

**8.10 Province/Region wise Advances by borrowers**  
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	221,503	94,524	316,027	219,219	95,447	314,666	211,396	99,192	310,587
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	39,442	45,175	84,616	37,230	63,711	100,940	37,004	69,140	106,144
	Others	4,512	2,781	7,293	5,111	2,207	7,318	8,482	4,368	12,849
	<b>Total</b>	<b>265,457</b>	<b>142,479</b>	<b>407,936</b>	<b>261,559</b>	<b>161,365</b>	<b>422,924</b>	<b>256,881</b>	<b>172,700</b>	<b>429,581</b>
<b>Punjab</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	161,292	61,351	222,643	155,318	59,068	214,387	148,953	60,652	209,606
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,610	18,001	34,611	16,244	22,188	38,431	16,162	22,432	38,594
	Others	2,835	1,153	3,988	2,913	956	3,869	5,412	1,627	7,039
	<b>Total</b>	<b>180,738</b>	<b>80,504</b>	<b>261,242</b>	<b>174,475</b>	<b>82,212</b>	<b>256,687</b>	<b>170,527</b>	<b>84,712</b>	<b>255,239</b>
<b>Sindh</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	45,836	19,567	65,403	48,891	19,449	68,340	48,044	19,304	67,348
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,146	12,877	29,023	14,477	17,482	31,960	14,140	19,998	34,138
	Others	1,447	665	2,112	1,932	639	2,671	2,672	988	3,660
	<b>Total</b>	<b>63,429</b>	<b>33,109</b>	<b>96,539</b>	<b>65,301</b>	<b>37,570</b>	<b>102,871</b>	<b>64,856</b>	<b>40,289</b>	<b>105,146</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	9,272	7,497	16,769	10,103	9,084	19,187	9,531	8,762	18,293
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,407	1,628	4,035	2,511	1,630	4,141	2,787	1,664	4,450
	Others	107	755	861	92	405	497	161	736	898
	<b>Total</b>	<b>11,785</b>	<b>9,880</b>	<b>21,665</b>	<b>12,706</b>	<b>11,119</b>	<b>23,825</b>	<b>12,479</b>	<b>11,162</b>	<b>23,641</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,145	314	2,459	2,198	310	2,508	2,226	334	2,560
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,359	562	2,921	2,203	639	2,842	2,152	689	2,841
	Others	96	38	134	131	22	153	167	27	194
	<b>Total</b>	<b>4,600</b>	<b>915</b>	<b>5,514</b>	<b>4,532</b>	<b>971</b>	<b>5,503</b>	<b>4,545</b>	<b>1,050</b>	<b>5,595</b>
<b>Islamabad</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,187	1,187	-	1,565	1,565	-	5,197	5,197
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	10,911	10,911	-	20,664	20,664	-	23,263	23,263
	Others	-	119	119	-	130	130	-	848	848
	<b>Total</b>	<b>-</b>	<b>12,217</b>	<b>12,217</b>	<b>-</b>	<b>22,358</b>	<b>22,358</b>	<b>-</b>	<b>29,308</b>	<b>29,308</b>

**8.10 Province/Region wise Advances by borrowers**  
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,854	2,028	4,882	2,601	2,028	4,629	2,535	2,040	4,574
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,833	382	2,214	1,692	354	2,046	1,666	341	2,007
	Others	26	11	37	37	11	48	43	11	54
	Total	4,713	2,421	7,133	4,330	2,393	6,723	4,244	2,392	6,635
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		104	2,580	2,684	107	2,808	2,915	107	2,903	3,010
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		87	814	901	94	754	848	96	754	850
Others		1	40	42	13	44	57	27	129	157
Total		193	3,434	3,627	214	3,606	3,820	230	3,786	4,016

## 8.11 Advances Classified by Size of Accounts

### Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-23		Sep-24		Dec-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	3,083,991	9,103,105	2,458,780	5,236,683	5,035,394	16,661,024
5,000 to 10,000	214,749	1,415,058	2,982,111	19,389,001	1,391,332	9,043,387
10,000 to 20,000	149,690	2,043,738	115,733	1,588,396	241,320	3,307,562
20,000 to 25,000	38,315	850,423	44,465	1,017,909	54,726	1,215,012
25,000 to 30,000	44,071	1,220,458	34,819	962,262	43,766	1,195,824
30,000 to 40,000	103,733	3,601,325	90,567	3,163,124	79,717	2,806,091
40,000 to 50,000	132,234	5,865,772	104,327	4,637,726	85,118	3,995,980
50,000 to 60,000	152,402	8,097,443	114,240	6,082,236	103,291	5,711,819
60,000 to 70,000	136,192	8,619,372	113,014	7,181,849	99,250	6,403,835
70,000 to 80,000	148,078	10,932,428	115,518	8,538,351	96,229	7,292,553
80,000 to 90,000	99,816	8,343,085	80,797	6,769,117	71,361	6,093,277
90,000 to 100,000	105,082	9,936,569	86,620	8,225,608	71,401	7,190,472
100,000 to 200,000	704,971	95,949,736	589,453	82,125,798	525,378	75,265,077
200,000 to 300,000	258,290	59,158,584	272,380	62,896,362	260,500	60,931,158
300,000 to 400,000	92,428	31,505,925	100,613	34,317,638	107,209	36,957,397
400,000 to 500,000	54,618	24,369,730	57,468	25,628,335	59,834	27,092,433
500,000 to 600,000	36,768	19,682,781	38,164	20,550,046	42,295	22,874,049
600,000 to 700,000	22,358	14,454,348	26,809	17,318,498	27,531	17,850,247
700,000 to 800,000	17,658	13,169,614	21,293	15,896,832	22,387	16,771,375
800,000 to 900,000	15,259	12,957,044	16,584	14,017,683	17,517	14,882,797
900,000 to 1,000,000	15,241	14,516,913	16,770	15,931,646	18,374	17,523,147
1,000,000 to 2,000,000	29,358	39,605,839	34,733	46,178,341	37,562	50,015,756
2,000,000 & Over	4,329	12,537,068	5,336	15,270,556	6,127	18,500,403
<b>Total</b>	<b>5,659,631</b>	<b>407,936,358</b>	<b>7,520,594</b>	<b>422,923,997</b>	<b>8,497,619</b>	<b>429,580,676</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

## 8.11.1 Advances Classified by Size of Accounts and Gender

### Microfinance Banks As on 31st December, 2024

(Thousand Rupees)

Size of Account (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5,000	3,511,621	12,576,629	1,523,773	4,084,395	-	-	5,035,394
5,000 to 10,000	1,081,360	7,097,882	309,972	1,945,505	-	-	1,391,332	9,043,387
10,000 to 20,000	168,181	2,323,053	73,139	984,509	-	-	241,320	3,307,562
20,000 to 25,000	35,419	779,347	19,307	435,665	-	-	54,726	1,215,012
25,000 to 30,000	27,298	738,667	16,467	457,127	1	29	43,766	1,195,824
30,000 to 40,000	45,663	1,610,470	34,054	1,195,621	-	-	79,717	2,806,091
40,000 to 50,000	53,967	2,603,354	31,151	1,392,626	-	-	85,118	3,995,980
50,000 to 60,000	75,150	4,193,508	28,140	1,518,260	1	52	103,291	5,711,819
60,000 to 70,000	77,367	5,008,053	21,882	1,395,718	1	65	99,250	6,403,835
70,000 to 80,000	76,658	5,834,289	19,570	1,458,195	1	70	96,229	7,292,553
80,000 to 90,000	57,451	4,917,651	13,909	1,175,542	1	85	71,361	6,093,277
90,000 to 100,000	56,769	5,791,214	14,632	1,399,259	-	-	71,401	7,190,472
100,000 to 200,000	402,855	57,736,059	122,506	17,526,336	17	2,681	525,378	75,265,077
200,000 to 300,000	191,794	45,225,218	68,688	15,701,789	18	4,152	260,500	60,931,158
300,000 to 400,000	85,698	29,588,702	21,504	7,366,419	7	2,277	107,209	36,957,397
400,000 to 500,000	48,316	21,915,351	11,518	5,177,082	-	-	59,834	27,092,433
500,000 to 600,000	34,263	18,544,651	8,030	4,328,302	2	1,096	42,295	22,874,049
600,000 to 700,000	22,425	14,547,270	5,105	3,302,306	1	671	27,531	17,850,247
700,000 to 800,000	18,425	13,811,903	3,962	2,959,471	-	-	22,387	16,771,375
800,000 to 900,000	14,473	12,298,814	3,043	2,583,154	1	830	17,517	14,882,797
900,000 to 1,000,000	15,200	14,498,129	3,173	3,024,119	1	900	18,374	17,523,147
1,000,000 to 2,000,000	31,341	41,790,408	6,218	8,221,409	3	3,939	37,562	50,015,756
2,000,000 & Over	5,271	16,219,933	854	2,275,397	2	5,073	6,127	18,500,403
<b>Total</b>	<b>6,136,965</b>	<b>339,650,554</b>	<b>2,360,597</b>	<b>89,908,202</b>	<b>57</b>	<b>21,920</b>	<b>8,497,619</b>	<b>429,580,676</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

## 8.12 Classification of Investments in Securities and Shares

### Microfinance Banks

(Thousand Rupees)

Securities / Shares	Dec-23			Sep-24			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	151,732,695.2	160,983,408.0	152,618,538.7	162,504,139	170,851,584	175,843,563	376,167,130	382,527,009	379,049,283
1) Treasury Bills	88,251,679.5	96,891,836.0	88,212,692.5	106,233,426	113,135,772	112,829,035	179,910,528	186,068,103	181,511,993
2) Pakistan Investment Bonds (PIBs)	63,481,015.7	64,091,572.0	64,405,846.1	56,270,713	57,715,812	63,014,528	196,256,602	196,458,906	197,537,290
a. Fixed Rate	33,622,969.4	33,821,572.0	33,642,232.5	20,303,740	21,287,663	21,158,180	21,481,963	21,481,963	22,025,136
b. Floating Rate	29,858,046.3	30,270,000.0	30,763,613.7	35,966,973	36,428,149	41,856,348	174,774,639	174,976,943	175,512,154
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	-	-	-	230,000	230,000	230,000
VIII. TERM FINANCE CERTIFICATES	255,838.0	255,919.0	255,838.0	255,838	255,919	255,838	255,838	255,919	255,838
IX. MUTUAL FUNDS	8,161,562.0	8,161,562.0	8,161,562.0	100,000	100,000	100,000	-	-	-
X. OTHERS	200,000.0	200,000.0	203,986.0	40,000	40,000	40,453	40,000	40,000	40,453
XI. Islamic Banking Products - Investments	2,765,545.0	2,790,747.0	2,780,679.0	3,237,170	3,447,344	6,331,958	6,962,444	6,948,297	7,056,483
a. Government Islamic Securities	2,730,387.0	2,730,783.0	2,745,521.0	3,207,567	3,387,380	6,300,937	6,849,508	6,805,000	6,942,129
1. GOP Ijara Sukuk	2,730,387.0	2,730,783.0	2,745,521.0	3,207,567	3,387,380	6,300,937	6,849,508	6,805,000	6,942,129
a. Variable Rental Rate (VRR)	2,730,387.0	2,730,783.0	2,745,521.0	-	179,813	1,985,049	1,982,853	1,950,000	2,042,594
b. Fixed Rental Rate (FRR)	-	-	-	3,207,567	3,207,567	4,315,888	4,866,655	4,855,000	4,899,535
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	35,158.0	59,964.0	35,158.0	29,603	59,964	31,021	29,603	59,964	31,021
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	35,158.0	59,964.0	35,158.0	29,603	59,964	31,021	29,603	59,964	31,021
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	83,333	83,333	83,333
<b>Total</b>	<b>168,576,414</b>	<b>177,853,202</b>	<b>169,511,646</b>	<b>172,552,281</b>	<b>181,469,607</b>	<b>195,173,686</b>	<b>397,354,428</b>	<b>403,611,225</b>	<b>400,516,315</b>