

# **Microfinance Banks**

## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Assets</b>	<b>792,443,586</b>	<b>882,279,298</b>	<b>883,891,919</b>
<b>I. Currency and Deposits</b>	<b>89,611,146</b>	<b>88,585,317</b>	<b>96,150,676</b>
1. Currency	8,537,483	10,168,463	11,382,701
2. Transferable Deposits	63,698,767	60,318,184	76,724,429
3. Restricted/ compulsory deposits	849,398	403,610	747,488
4 Other Deposits	16,525,498	17,695,060	7,296,058
<b>II. Securities (other than shares)</b>	<b>159,146,200</b>	<b>171,693,347</b>	<b>165,626,969</b>
1. Short-term	59,073,795	96,962,832	92,899,670
2. Long-term	100,072,404	74,730,515	72,727,299
<b>III. Loans extended (Advances)<sup>1</sup></b>	<b>450,451,282</b>	<b>506,502,409</b>	<b>507,192,430</b>
1. Short-term	298,050,853	341,034,022	323,499,609
A) Money at call	958,752	6,282,770	4,062,034
B) Reverse Repo	897,930	13,758,521	9,108,169
C) Bills purchased and discounted	-	174,008	-
D) Other short-term loans	296,194,171	320,818,724	310,329,406
2. Long-term	152,400,429	165,468,387	183,692,821
<b>IV. Shares and other equity</b>	<b>-</b>	<b>-</b>	<b>164,238</b>
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	164,238
<b>V. Insurance Technical Reserve</b>	<b>169,740</b>	<b>147,788</b>	<b>173,979</b>
<b>VI. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Other accounts receivable</b>	<b>37,891,331</b>	<b>53,608,216</b>	<b>52,046,424</b>
1. Trade credit and advances	42,162	33,646	45,009
2. Others	37,849,169	53,574,570	52,001,415
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	70	67,156	5,705,708
D) Miscellaneous assets residents sector	37,849,099	53,507,414	46,295,707
E) Other non- resident accounts receivable	-	-	-
<b>VIII. Non-financial assets</b>	<b>55,173,887</b>	<b>61,742,221</b>	<b>62,537,203</b>
1. Produced assets	53,556,292	58,791,704	60,652,892
A) Tangible fixed assets	42,913,260	46,965,283	48,518,125
a) Dwellings	2,568,286	2,786,767	3,160,323
i) Building on freehold land	-	-	253,420
ii) Building on leasehold land	2,568,286	2,786,767	2,906,903
b) Other buildings and structures	9,523,195	10,680,468	10,886,978
i) Building on freehold land	915,000	918,060	920,633
ii) Building on leasehold land	8,608,195	9,762,408	9,966,345
c) Machinery and equipment	23,698,152	25,950,705	26,795,633
i) Transport equipment	1,739,548	1,809,039	1,792,976
ii) Furniture & Fixtures	3,670,767	2,886,537	2,926,213
iii) Office equipment	12,987,056	14,028,051	15,184,325
iv) Other machinery & equipment	5,300,781	7,227,078	6,892,120
d) Other tangible fixed assets n.e.s	7,123,627	7,547,343	7,675,191
B) Intangible fixed assets	10,643,033	11,826,421	12,134,766
a) Computer software	9,350,315	10,349,099	10,641,243
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,292,718	1,477,322	1,493,523
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,617,595	1,633,058	1,602,830
A) Tangible non-produced assets	1,596,470	1,610,799	1,580,571
a) Land	(295,245)	90,050	90,050
i) Land underlying Buildings and structures	(295,245)	90,050	90,050
1. Freehold land	(295,245)	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	1,891,715	1,520,749	1,490,521
B) Intangible non-produced assets	21,125	22,259	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	21,125	22,259	22,259
3. Capital work in progress	-	1,317,459	281,481

## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

Item	Jun-23	Mar-24	Jun-24 P
<b>Liabilities</b>	<b>792,443,586</b>	<b>882,279,298</b>	<b>883,891,919</b>
<b>I. Deposits<sup>2</sup></b>	<b>528,313,781</b>	<b>649,516,683</b>	<b>652,679,180</b>
1. Transferable Deposits	400,872,574	383,272,902	395,364,687
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	127,441,207	266,243,781	257,314,493
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	<b>8,790,075</b>	<b>8,408,728</b>	<b>6,893,084</b>
1. Short-term	-	-	-
2. Long-term	8,790,075	8,408,728	6,893,084
<b>III. Loans (Borrowings)</b>	<b>91,943,774</b>	<b>55,567,638</b>	<b>42,375,914</b>
1. Short-term	9,200,738	12,436,712	14,531,294
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	1,953,606	1,481,159	-
C) Other short-term borrowings	7,247,132	10,955,553	14,531,294
2. Long-term borrowings	82,743,036	43,130,926	27,844,620
<b>IV. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>V. Other accounts payable</b>	<b>121,671,284</b>	<b>139,480,721</b>	<b>161,318,049</b>
1. Provision for losses	32,339,134	41,206,404	51,127,000
A) Provision for loan losses-Specific	26,113,629	37,364,863	50,521,974
B) Provision for loan losses-General	6,225,505	3,841,541	605,026
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	29,656,260	33,835,537	35,454,662
3. Other accounts payable to other resident Sectors	59,675,889	64,438,781	74,736,388
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	152,348	165,758	154,570
D) Miscellaneous liability items	59,523,541	64,273,023	74,581,818
a) Suspense account	-	-	-
b) Provision for expected costs	1,750,585	1,827,545	2,236,206
c) Deferred tax liabilities	-	-	-
d) Accrued wages	344,681	87,112	276,281
e) Accrued rent	462	(171)	12,919
f) Accrued taxes	400,469	741,662	896,001
g) Other miscellaneous liability items	57,027,344	61,616,875	71,160,405
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>41,724,671</b>	<b>29,305,527</b>	<b>20,625,698</b>
1. Quoted	13,003,447	13,003,447	19,003,447
2. Non quoted	25,137,136	26,959,107	29,359,107
3. Investment fund shares	-	-	-
4. Retained earnings	(47,977,794)	(63,300,685)	(77,557,916)
5. Current year result	(2,202,373)	(5,378,444)	(9,264,667)
6. General and special reserve	53,830,657	57,858,272	58,619,030
7. Valuation adjustments	(66,401)	163,830	466,698

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	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>A. Mark-Up/Return/Interest Earned</b>	<b>54,283,150</b>	<b>62,425,397</b>	<b>76,623,468</b>
1. Loans and advances	31,617,846	32,804,624	44,776,803
2. Investments	8,201,861	9,843,195	12,752,114
3. Lendings to financial institutions	144,570	1,019,959	652,448
4. Balances with banks	1,745,029	1,515,733	942,023
5. Income from inter-office lending	12,476,167	16,987,621	17,459,410
6. Other	97,677	254,265	40,671
<b>B. Mark-Up/Return/Interest Expensed</b>	<b>35,722,633</b>	<b>45,617,152</b>	<b>49,230,386</b>
1. Deposits	17,812,517	24,842,829	28,532,797
2. Borrowings	4,521,919	2,738,437	1,857,710
3. Subordinated debt	756,756	692,054	765,518
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	152,598	347,838	345,492
6. Expense on inter-office borrowing	12,476,167	16,987,621	17,459,408
7. Other	2,676	8,373	269,461
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	<b>18,560,517</b>	<b>16,808,246</b>	<b>27,393,082</b>
<b>C. Non Mark-UP/Return/Interest Income</b>	<b>7,603,808</b>	<b>9,612,903</b>	<b>11,917,717</b>
1. Fee & Commission Income	5,113,363	6,397,604	5,456,342
i. Branch banking customer fees	1,443,305	680,796	4,080,200
ii. Consumer finance related fees	195,748	1,651,763	247,779
iii. Card related fees (debit and credit cards)	110,037	138,954	114,581
iv. Credit related fees	728,829	631,786	617,615
v. Investment banking fee	-	-	-
vi. Commission on trade	218	238	242
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	5,136	3,872	4,258
ix. Commission on remittances including home remittances	313	208	117
x. Commission on utility bills	908	443	850
xi. Commission income - Bancassurance	5,769	2,051	3,986
xii. Rent on lockers	264	308	264
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,622,836	3,287,186	386,451
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(1,646)	(42,765)	2,138
i. Realised	1,496	(52,750)	1,716
ii. Unrealised - held for trading	(3,142)	9,985	422
6. Other Income	2,492,091	3,258,063	6,459,237
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	44,477	3,019	17,303
iii. Loss on termination of lease liability against right of use assets	(1,972)	6,142	6,346
iv. Gain on sale of non banking assets - net	-	-	0
v. Other	2,449,586	3,248,902	6,435,588
<b>II. Total Income (I + C)</b>	<b>26,164,325</b>	<b>26,421,148</b>	<b>39,310,799</b>

## 8.2 Profit and Loss Accounts

### Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
<b>D. Non Mark-UP/Return/Interest Expenses</b>	22,076,515	27,022,172	37,466,026
<b>1. Operating expenses</b>	22,024,942	26,967,906	37,371,518
i. Total compensation expense	6,196,387	7,099,607	7,092,830
ii. Property expense	4,679,221	5,202,121	6,137,900
a. Rent and taxes	339,555	237,120	152,080
b. Insurance	514,918	528,045	843,799
c. Utilities cost	450,209	446,910	657,492
d. Lease rental	116,551	14,076	-
e. Fuel expense generators	139,027	126,199	107,950
f. Security (including guards)	444,213	509,872	603,564
g. Repair and maintenance (including janitorial charges)	1,055,577	1,552,744	1,665,351
h. Depreciation on right-of-use assets	335,133	557,695	483,667
i. Depreciation	1,284,037	1,229,460	1,623,996
iii. Information technology expenses	996,166	809,397	1,238,919
iv. Other operating expenses	10,153,168	13,856,782	22,901,869
<b>2. Workers welfare fund</b>	49,320	44,471	73,040
<b>3. Other charges</b>	2,253	9,795	21,468
i. Penalties imposed by State Bank of Pakistan	594	1,297	1,270
ii. Penalties imposed by other regulatory bodies (to be specified)	401	-	-
iii. Others (to be specified, if material)	1,258	8,498	20,198
<b>III. Profit before provisions (II - D)</b>	4,087,811	(601,023)	1,844,773
<b>E. Provisions / (reversals) and write offs - net</b>	4,005,293	7,274,575	6,239,296
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	4,778,014	7,879,256	6,990,360
4. (Reversals) / provisions against off balance sheet items	-	23,000	23,575
5. Reversals against other assets	(99,947)	-	-
6. Recovery of written off / charged off bad debts	(672,774)	(627,681)	(774,639)
<b>F. Extra ordinary / unusual items</b>	-	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	82,518	(7,875,599)	(4,394,522)
<b>G. Taxation</b>	(136,736)	(2,812,434)	1,391,306
1. Current	1,469,035	1,851,627	1,527,885
2. Prior	57,584	-	-
3. Deferred	(1,663,356)	(4,664,061)	(136,579)
<b>V. Profit After Taxation (IV - G)</b>	219,254	(5,063,165)	(5,785,829)
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	27,042	25,884	25,565
<b>1. Permanent</b>	19,624	19,338	19,113
a. Male	17,166	16,827	16,558
b. Female	2,458	2,511	2,555
<b>2. Contractual</b>	7,418	6,546	6,452
a. Male	6,392	5,523	5,413
b. Female	1,026	1,023	1,039

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

### 8.3 Deposits Distributed by Type of Accounts

#### Microfinance Banks

(Thousand Rupees)

Type of Account	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	94,010,252	135,569,195	106,281,256	170,974,936	109,039,131	182,929,731
II. Call Deposits	1,856	872,399	1,625	638,200	1,770	994,791
III. Other Deposit Accounts	398	4,488	170,058	108,585	-	-
IV. Saving Deposits	2,813,964	178,537,255	739,897	191,172,274	924,672	184,631,543
V. Fixed or Term Deposits	98,638	201,583,121	111,642	266,871,371	113,540	269,134,089
1) Less Than Three Months	1,279	5,709,031	1,401	3,278,469	1,452	4,550,628
2) For Three Months and Over but Less Than Six Months	1,640	8,889,429	2,057	12,532,595	1,781	6,631,652
3) For Six Months and Over but Less Than One Year	3,952	13,139,496	4,910	10,321,057	5,410	11,927,269
4) For One Year & Over but Less Than Two Years	45,839	121,425,018	65,225	186,119,288	69,482	192,992,163
5) For Two Years & Over but Less Than Three Years	3,097	5,204,666	3,472	6,428,759	3,234	6,044,490
6) For Three Years & Over but Less Than Four Years	33,499	40,286,745	28,505	43,524,978	26,812	42,629,297
7) For Four Years & Over but Less Than Five Years	60	36,043	17	26,487	15	18,583
8) For Five Years & Over but Less Than Ten Years	9,272	6,892,693	6,055	4,639,737	5,354	4,340,007
9) For Ten Years and Over						
<b>Total</b>	<b>96,925,108</b>	<b>516,566,457</b>	<b>107,304,478</b>	<b>629,765,366</b>	<b>110,079,113</b>	<b>637,690,154</b>

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

Microfinance Banks  
As on 30th June, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	76,232,525	136,401,067.13	32,767,433	27,476,335.95	9,242	1,035,222.67	29,931	18,017,105.24	109,039,131	182,929,731
II. Call Deposits	1,214	330,713	10	6,183	7	20,941	539	636,954	1,770	994,791
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	601,890	55,018,573	296,652	14,364,913	9,734	7,754,520	16,396	107,493,537	924,672	184,631,543
V. Fixed or Term Deposits	69,903	101,636,768	32,497	40,961,432	9,034	21,730,937	2,106	104,804,953	113,540	269,134,089
1) Less Than Three Months	856	1,475,095	503	825,930	38	12,118	55	2,237,485	1,452	4,550,628
2) For Three Months and Over but Less Than Six Months	1,125	2,365,896	446	957,461	127	256,078	83	3,052,217	1,781	6,631,652
3) For Six Months and Over but Less Than One Year	3,375	5,592,671	1,574	2,803,022	324	597,651	137	2,933,925	5,410	11,927,269
4) For One Year & Over but Less Than Two Years	42,228	59,329,412	19,331	24,242,162	6,549	14,280,210	1,374	95,140,380	69,482	192,992,163
5) For Two Years & Over but Less Than Three Years	1,967	3,623,542	1,043	1,319,482	192	669,972	32	431,495	3,234	6,044,490
6) For Three Years & Over but Less Than Four Years	17,685	27,386,876	8,132	9,912,158	786	4,616,203	209	714,060	26,812	42,629,297
7) For Four Years & Over but Less Than Five Years	5	1,800	7	1,983	3	14,800	-	-	15	18,583
8) For Five Years and Over but Less Than Ten Years	2,662	1,861,476	1,461	899,234	1,015	1,283,905	216	295,391	5,354	4,340,007
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>76,905,532</b>	<b>293,387,121</b>	<b>33,096,592</b>	<b>82,808,864</b>	<b>28,017</b>	<b>30,541,620</b>	<b>48,972</b>	<b>230,952,549</b>	<b>110,079,113</b>	<b>637,690,154</b>

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Jun-23	Mar-24	Jun-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>	<b>516,566,457</b>	<b>629,765,366</b>	<b>182,929,731</b>	<b>994,791</b>	-	<b>184,631,543</b>
<b>I. GOVERNMENT</b>	<b>34,880,062</b>	<b>28,608,143</b>	<b>7,502,564</b>	<b>220</b>	-	<b>3,832,300</b>
A. Federal Government	17,489,223	13,751,472	4,894,804	-	-	789,094
B. Provincial Governments	17,192,474	14,627,694	2,607,585	100	-	3,009,765
C. Local Bodies	198,364	228,977	175	120	-	33,442
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	<b>1,362,055</b>	<b>26,824,519</b>	<b>116,195</b>	<b>33</b>	-	<b>9,814,479</b>
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	710	13,676	2,113	-	-	109,203
Utilities	-	-	4,793	-	-	-
Transport, storage and communications	2,730	91,892	106,745	-	-	10,518
Manufacturing	1,352,137	24,711,997	-	-	-	9,687,430
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	2	2	-	-	-
Others	6,445	2,006,919	2,542	-	-	7,328
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	<b>89,494,776</b>	<b>92,278,567</b>	<b>603,830</b>	<b>240</b>	-	<b>70,562,300</b>
Mutual Funds and AMCs	50,777,503	59,357,628	116	-	-	45,572,492
Insurance & Pension Funds	2,149,641	2,069,866	489,425	240	-	704,084
MFIs and DFIs	6,497,974	8,299,976	52,244	-	-	6,492,232
Stock Exchange & Brokerage Houses	17,143	6,221	953	-	-	7,771
Modarabas	12,676	82,094	38	-	-	10,669
Other NBFIs	30,039,840	22,462,782	61,053	-	-	17,775,051
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>42,558,055</b>	<b>46,234,632</b>	<b>9,081,832</b>	<b>513,375</b>	-	<b>13,921,622</b>
A. Agriculture, forestry and fishing	3,819,854	6,169,748	2,693,187	55	-	1,749,514
1. Crop and animal production, hunting and related service activities	3,410,118	5,498,168	2,692,975	55	-	1,645,750
Growing of Wheat, Rice, Sugar Cane & Cotton	2,372,437	2,295,023	548,700	53	-	1,081,737
Growing of tropical, subtropical, pome and stone fruits & vegetables	29,962	2,819	7,272	-	-	1,988
Growing of other fruits, vegetables and crops	44,502	83,884	1,471	2	-	14,504
Raising of livestock and other related activities	165,221	2,170,035	2,036,756	-	-	94,408
Other agricultural support activities	797,994	946,405	98,777	-	-	453,113
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	730	-	-	-	-	-
03 - Fishing and aquaculture	409,006	671,580	213	-	-	103,763
B. Mining and quarrying	6,676	41,268	320	16	-	41,207
05 - Mining of coal and lignite	-	28	3	-	-	-
06 - Extraction of crude petroleum and natural gas	6,152	41,085	160	-	-	41,207
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	523	118	56	-	-	-
09 - Mining support service activities	2	37	101	16	-	-
C. Manufacturing	2,570,575	2,230,969	325,897	4,528	-	844,751
10 - Manufacture of food products	259,695	379,635	57,316	2,141	-	124,977
11 - Manufacture of beverages	12,038	3,388	833	-	-	82
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	415,587	476,145	19,359	-	-	416,190
Preparation and spinning of textile fibres	50,884	19,169	1,548	-	-	4,632
Weaving of textiles	20,135	27,379	7,511	-	-	20,438
Finishing of textiles	297	9,044	286	-	-	400
Manufacture of knitted and crocheted fabrics	687	4,492	2,743	-	-	-
Manufacture of made-up textile articles, except apparel	11,992	15,711	4,272	-	-	10,780
Manufacture of carpets and rugs	330,846	399,447	-	-	-	379,853
Manufacture of other textiles n.e.c.	746	904	2,999	-	-	87
14 - Manufacture of wearing apparel	281,362	156,710	147,315	-	-	950
15 - Manufacture of leather and related products	1,480	929	416	-	-	2,750

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
11,182,280	11,927,269	192,992,163	6,044,490	42,629,297	18,583	4,340,007	-	269,134,089	637,690,154
1,095,000	1,737,963	15,725,579	97,100	81,224	-	47,000	-	18,783,866	30,118,950
886,000	75,650	3,223,102	32,000	25,000	-	45,000	-	4,286,752	9,970,649
209,000	1,662,313	12,365,077	37,100	14,450	-	2,000	-	14,289,940	19,907,390
-	-	137,400	28,000	41,774	-	-	-	207,174	240,911
353,000	-	22,504,500	-	-	-	-	-	22,857,500	32,788,207
-	-	-	-	-	-	-	-	-	33
353,000	-	-	-	-	-	-	-	353,000	464,316
-	-	-	-	-	-	-	-	-	4,793
-	-	-	-	-	-	-	-	-	117,263
-	-	22,500,000	-	-	-	-	-	22,500,000	32,187,430
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	2
-	-	4,500	-	-	-	-	-	4,500	14,370
2,160,100	607,400	7,439,670	-	-	-	-	-	10,207,170	81,373,540
-	-	600,000	-	-	-	-	-	600,000	46,172,608
50,000	25,000	593,600	-	-	-	-	-	668,600	1,862,349
-	-	916,700	-	-	-	-	-	916,700	7,461,177
-	-	-	-	-	-	-	-	-	8,724
-	-	67,000	-	-	-	-	-	67,000	77,707
2,110,100	582,400	5,262,370	-	-	-	-	-	7,954,870	25,790,974
2,759,326	2,839,343	16,632,812	560,566	917,085	17,533	28,531	-	23,755,196	47,272,025
213,942	323,807	1,062,659	31,710	186,907	14,800	10,821	-	1,844,646	6,287,402
213,942	323,807	482,659	31,710	161,407	14,800	10,821	-	1,239,146	5,577,926
18,298	24,222	385,498	24,615	154,165	14,800	10,821	-	632,419	2,262,909
-	-	-	-	-	-	-	-	-	9,260
-	1,000	10,650	2,300	850	-	-	-	14,800	30,777
1,338	818	43,280	1,950	5,867	-	-	-	53,253	2,184,417
194,306	297,767	43,231	2,845	525	-	-	-	538,674	1,090,564
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	580,000	-	25,500	-	-	-	605,500	709,476
-	-	-	-	-	-	-	-	-	41,543
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	41,367
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	56
-	-	-	-	-	-	-	-	-	117
401,431	139,602	234,205	16,804	4,992	-	-	-	797,034	1,972,210
7,500	13,560	5,145	-	808	-	-	-	27,013	211,446
-	-	3,000	-	-	-	-	-	3,000	3,915
-	-	-	-	-	-	-	-	-	-
-	150	21,600	-	-	-	-	-	21,750	457,300
-	-	18,200	-	-	-	-	-	18,200	24,380
-	-	3,000	-	-	-	-	-	3,000	30,949
-	-	-	-	-	-	-	-	-	686
-	-	-	-	-	-	-	-	-	2,743
-	150	400	-	-	-	-	-	550	15,602
-	-	-	-	-	-	-	-	-	379,853
-	-	-	-	-	-	-	-	-	3,087
800	-	19,900	-	300	-	-	-	21,000	169,265
-	-	-	-	-	-	-	-	-	3,165

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Jun-23	Mar-24	Jun-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	76	165	86	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	453	502	151	-	-	508
Manufacture of footwear	951	216	179	-	-	2,240
a. Leather wear	949	262	178	-	-	2,240
b. Rubber and Plastic wear	2	48	1	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	741	864	623	-	-	6
17 - Manufacture of paper and paper products	1,372	18,333	449	-	-	1
18 - Printing and reproduction of recorded media	7,289	10,254	3,414	3	-	720
Printing and other service activities related to printing	7,288	10,256	3,411	3	-	720
Reproduction of recorded media	0	2	3	-	-	-
19 - Manufacture of coke and refined petroleum products	5,492	529	3,574	-	-	148
20 - Manufacture of chemicals and chemical products	775,915	59,093	4,122	75	-	8,024
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	24,614	7,501	3,567	2,285	-	56
22 - Manufacture of rubber and plastics products	759	189	7,402	8	-	5
23 - Manufacture of other non-metallic mineral products	37,024	68,033	43,887	-	-	125
24 - Manufacture of basic metals	13,761	47,129	1,482	-	-	2,781
25 - Manufacture of fabricated metal products, except machinery and equipment	211	358	16	-	-	-
26 - Manufacture of computer, electronic and optical products	3,343	5,875	505	-	-	2,475
27 - Manufacture of electrical equipment	11,677	9,055	4,542	-	-	6,443
28 - Manufacture of machinery and equipment	617	574	10	-	-	497
29 - Manufacture of motor vehicles, trailers and semi-trailers	373	273	446	5	-	-
30 - Manufacture of other transport equipment	522	2	-	-	-	2
31 - Manufacture of furniture	5,860	6,404	739	-	-	4,672
32 - Other manufacturing	710,834	974,768	25,150	11	-	273,848
Manufacture of jewellery and related articles	25,773	84,570	6,426	-	-	71,142
Manufacture of imitation jewellery and related articles	695	785	8	-	-	741
Manufacture of musical instruments	33	35	-	-	-	5
Manufacture of sports goods	2,005	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	3,386	3,014	1,510	-	-	2,917
Manufacture of Handicrafts	2,959	3,914	93	-	-	1,235
Other manufacturing n.e.c.	675,983	888,107	17,111	11	-	197,808
33 - Repair and installation of machinery and equipment	9	4,004	729	-	-	-
D. Electricity, gas, steam and air conditioning supply	23,962	15,707	15,088	-	-	4,928
Electric power generation, transmission and distribution	20,194	7,176	1,557	-	-	4,928
a) Hydal	7,317	6,045	464	-	-	4,924
b) Thermal	-	64	45	-	-	4
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	2,159	1,021	1,042	-	-	-
f) Other	10,718	46	6	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	26	8,526	13,526	-	-	-
Steam and air conditioning supply	3,742	5	5	-	-	-
E. Water supply; sewerage, waste management and remediation activities	391	225	225	-	-	-
36 - Water collection, treatment and supply	385	210	210	-	-	-
37 - Sewerage	1	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	0	-	-	-	-	-
39 - Remediation activities and other waste management services	5	15	15	-	-	-
F. Construction	1,185,985	1,515,043	319,076	234,823	-	479,032
41 - Construction of buildings	863,014	1,400,691	85,126	218,470	-	431,202
42 - Civil engineering	321,466	114,140	233,738	16,353	-	47,125
43 - Specialized construction activities	1,505	220	212	-	-	705
	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	87
-	-	-	-	-	-	-	-	-	659
-	-	-	-	-	-	-	-	-	2,419
-	-	-	-	-	-	-	-	-	2,418
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	629
-	-	-	-	-	-	-	-	-	450
-	-	5,000	-	-	-	-	-	5,000	9,137
-	-	5,000	-	-	-	-	-	5,000	9,134
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	3,722
-	-	35,000	-	-	-	-	-	35,000	47,221
-	-	-	-	3,284	-	-	-	3,284	9,192
-	6,000	-	-	-	-	-	-	6,000	7,415
-	-	-	-	-	-	-	-	-	50,012
-	-	-	-	-	-	-	-	-	4,264
-	-	-	-	-	-	-	-	-	16
-	-	1,000	-	-	-	-	-	1,000	3,980
-	-	-	-	-	-	-	-	-	10,985
-	-	-	-	-	-	-	-	-	507
-	-	-	-	-	-	-	-	-	451
-	-	-	-	-	-	-	-	-	2
-	-	6,760	-	-	-	-	-	6,760	12,171
393,131	119,892	136,800	16,804	600	-	-	-	667,227	966,236
600	3,400	8,300	2,000	-	-	-	-	14,300	91,868
-	-	-	-	-	-	-	-	-	749
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
-	700	-	900	-	-	-	-	1,600	6,027
-	-	-	-	600	-	-	-	600	1,928
392,531	115,792	128,500	13,904	-	-	-	-	650,727	865,657
-	-	-	-	-	-	-	-	-	729
-	-	800	100	600	-	-	-	1,500	21,516
-	-	800	100	600	-	-	-	1,500	7,985
-	-	800	-	-	-	-	-	800	6,188
-	-	-	-	-	-	-	-	-	49
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	-	700	1,742
-	-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	-	-	-	13,526
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	225
-	-	-	-	-	-	-	-	-	210
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	15
230,000	56,200	526,750	22,500	46,300	-	-	-	881,750	1,914,681
230,000	56,200	525,050	22,500	46,300	-	-	-	880,050	1,614,848
-	-	1,700	-	-	-	-	-	1,700	298,916
-	-	-	-	-	-	-	-	-	917

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Jun-23	Mar-24	Jun-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>	7,463,643	8,476,819	1,583,120	256,509	-	2,897,006
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	124,353	118,343	43,653	-	-	71,859
46 - Wholesale trade, except of motor vehicles and motorcycles	3,063,759	4,902,837	577,728	42,933	-	1,794,314
47 - Retail trade, except of motor vehicles and motorcycles	4,275,531	3,455,639	961,739	213,576	-	1,030,833
<b>H. Transportation and storage</b>	90,500	139,367	66,047	56	-	23,177
49 - Land transport and transport via pipelines	58,365	51,801	28,416	56	-	10,971
50 - Water transport	0	25	29	-	-	-
51 - Air transport	2,127	28,642	9,574	-	-	-
52 - Warehousing and support activities for transportation	15,728	14,791	192	-	-	12,131
53 - Courier activities other than national post activities	14,279	44,108	27,836	-	-	75
<b>I. Accommodation and food service activities</b>	380,113	497,697	22,700	4	-	20,644
55 - Accommodation	360,833	471,749	13,641	-	-	10,547
56 - Food and beverage service activities	19,279	25,948	9,059	4	-	10,097
<b>J. Information and communication</b>	7,105,851	9,853,714	730,259	698	-	4,116,826
58 - Publishing activities	68,370	4,866	4,298	-	-	328
59 - Motion picture, video and television programme production, sound recording and music publishing activities	422	1,299	264	-	-	7
60 - Programming and broadcasting activities	5	5	990	-	-	-
61 - Telecommunications	5,671,011	7,325,276	8,995	400	-	2,584,590
62 - Computer programming, consultancy and related activities	196,308	553,582	585,625	298	-	216,801
63 - Information service activities	1,169,735	1,968,687	130,088	-	-	1,315,100
<b>K. Real estate activities</b>	257,997	124,782	6,517	13	-	53,895
<b>L. Professional, scientific and technical activities</b>	3,359,984	1,531,430	66,308	3,611	-	362,017
69 - Legal and accounting activities	680,573	697,612	14,063	1,632	-	134,575
70 - Activities of head offices; management consultancy activities	210,391	141,815	21,393	-	-	135,207
71 - Architectural and engineering activities; technical testing and analysis	125,099	159,337	9,305	1,979	-	33,069
72 - Scientific research and development	7,395	2,233	8	-	-	3,372
73 - Advertising and market research	58,654	152,031	20,467	-	-	36,951
74 - Other professional, scientific and technical activities	2,277,868	378,398	1,070	-	-	18,843
75 - Veterinary activities	4	3	2	-	-	-
<b>M. Administrative and support service activities</b>	579,412	589,755	181,891	363	-	215,445
77 - Rental and leasing activities	23,079	38,723	2,068	-	-	26,258
78 - Employment activities	101	10,838	499	-	-	513
79 - Travel agency, tour operator, reservation service and related activities	68,560	82,808	23,498	34	-	82,308
80 - Security and investigation activities	46,511	61,786	38,503	-	-	27,253
81 - Services to buildings and landscape activities	6,298	2,314	313	24	-	184
82 - Office administrative, office support and other business support activities	434,863	393,284	117,010	305	-	78,929
<b>N. Education</b>	3,014,545	3,297,199	164,721	135	-	611,551
<b>O. Human health and social work activities</b>	828,232	781,578	52,113	4,700	-	458,949
86 - Human health activities	710,329	755,662	49,811	4,700	-	429,715
87 - Residential care activities	26,055	602	274	-	-	861
88 - Social work activities with and without accommodation	91,848	25,314	2,028	-	-	28,373
<b>P. Arts, entertainment and recreation</b>	4,378	13,851	5,790	-	-	3,737
<b>Q. Other service activities</b>	11,865,958	10,955,477	2,848,572	7,864	-	2,038,944
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	42,161,657	60,505,244	2,870,589	228,248	-	13,844,892
A. Private Trusts and Non-profit Organizations	21,676,441	38,578,111	516,339	228,147	-	9,069,243
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	20,485,216	21,927,134	2,354,250	101	-	4,775,648
<b>VI. PERSONAL</b>	242,610,711	298,979,499	94,058,790	251,341	-	70,125,537
A. Salaried persons	25,822,645	26,513,873	3,181,436	12,326	-	8,357,556
B. Self employed	93,564,666	127,414,024	15,567,266	181,003	-	36,343,273
C. Other Personal	123,223,399	145,051,602	75,310,088	58,012	-	25,424,707
<b>VII. OTHER</b>	63,499,142	76,334,761	68,695,931	1,334	-	2,530,413
<b>Total</b>	<b>516,566,457</b>	<b>629,765,366</b>	<b>182,929,731</b>	<b>994,791</b>	<b>-</b>	<b>184,631,543</b>

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
893,963	1,333,548	2,483,741	81,270	102,299	1,200	9,035	-	4,905,056	9,641,691
5,000	950	5,600	50	50	-	-	-	11,650	127,162
834,077	1,223,575	948,559	75,220	4,299	1,200	4,070	-	3,091,000	5,505,975
54,886	109,023	1,529,582	6,000	97,950	-	4,965	-	1,802,406	4,008,554
-	-	-	-	900	-	-	-	900	90,180
-	-	-	-	900	-	-	-	900	40,343
-	-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	-	9,574
-	-	-	-	-	-	-	-	-	12,323
-	-	-	-	-	-	-	-	-	27,911
200	3,000	248,360	-	-	-	-	-	251,560	294,908
200	-	243,360	-	-	-	-	-	243,560	267,748
-	3,000	5,000	-	-	-	-	-	8,000	27,160
750	-	3,172,678	12,200	-	-	-	-	3,185,628	8,033,411
750	-	-	-	-	-	-	-	750	5,376
-	-	-	-	-	-	-	-	-	271
-	-	-	-	-	-	-	-	-	990
-	-	2,500,000	-	-	-	-	-	2,500,000	5,093,985
-	-	8,010	-	-	-	-	-	8,010	810,734
-	-	664,668	12,200	-	-	-	-	676,868	2,122,056
-	12,020	54,750	195,500	10,000	-	-	-	272,270	332,695
213,416	169,548	258,664	23,015	-	1,333	-	-	665,976	1,097,713
166,094	117,878	124,300	16,250	-	-	-	-	424,522	574,792
-	3,500	-	-	-	-	-	-	3,500	160,100
38,050	23,820	55,364	6,615	-	-	-	-	123,849	168,202
-	-	-	-	-	-	-	-	-	3,380
-	2,800	-	-	-	-	-	-	2,800	60,218
9,272	21,550	79,000	150	-	1,333	-	-	111,305	131,218
-	-	-	-	-	-	-	-	-	2
1,800	13,130	256,240	12,050	6,624	-	1,250	-	291,094	688,793
-	-	-	10,800	-	-	-	-	10,800	39,126
-	-	-	-	-	-	-	-	-	1,012
1,100	-	-	-	5,600	-	1,000	-	7,700	113,540
700	-	2,250	-	-	-	-	-	2,950	68,706
-	-	1,000	-	-	-	-	-	1,000	1,521
-	13,130	252,990	1,250	1,024	-	250	-	268,644	464,888
172,234	154,000	1,302,367	12,779	3,374	-	7,425	-	1,652,179	2,428,586
133,953	233,276	877,441	786	1,700	-	-	-	1,247,156	1,762,918
133,953	233,276	747,441	786	1,700	-	-	-	1,117,156	1,601,382
-	-	130,000	-	-	-	-	-	130,000	131,135
-	-	-	-	-	-	-	-	-	30,401
-	-	-	-	-	-	-	-	-	9,527
497,637	401,212	6,154,157	151,852	553,389	200	-	-	7,758,447	12,653,827
1,011,552	466,170	35,157,013	105,495	504,010	-	228,814	-	37,473,054	54,416,783
344,427	85,500	21,177,191	50,000	371,540	-	177,803	-	22,206,461	32,020,191
667,125	380,670	13,979,822	55,495	132,470	-	51,010	-	15,266,593	22,396,592
3,710,557	6,167,275	90,818,972	5,227,530	40,822,376	1,050	3,985,444	-	150,733,203	315,168,871
827,182	1,084,903	13,437,382	1,008,869	7,330,382	600	193,790	-	23,883,108	35,434,427
759,912	1,678,962	42,963,753	3,027,463	21,899,802	-	647,413	-	70,977,305	123,068,847
2,123,463	3,403,410	34,417,837	1,191,198	11,592,192	450	3,144,241	-	55,872,790	156,665,597
92,745	109,118	4,713,618	53,800	304,602	-	50,218	-	5,324,100	76,551,779
11,182,280	11,927,269	192,992,163	6,044,490	42,629,297	18,583	4,340,007	-	269,134,089	637,690,154

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

Microfinance Banks  
As on 30th June, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	76,905,532	293,387,121	33,096,592	82,808,864	28,017	30,541,620	48,972	230,952,549	110,079,113	637,690,154
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	1,221	30,118,950	1,221	30,118,950
A. Federal Government	-	-	-	-	-	-	401	9,970,649	401	9,970,649
B. Provincial Governments	-	-	-	-	-	-	770	19,907,390	770	19,907,390
C. Local Bodies	-	-	-	-	-	-	50	240,911	50	240,911
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	54	32,788,207	54	32,788,207
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	9	464,316	9	464,316
Utilities	-	-	-	-	-	-	2	4,793	2	4,793
Transport, storage and communications	-	-	-	-	-	-	5	117,263	5	117,263
Manufacturing	-	-	-	-	-	-	30	32,187,430	30	32,187,430
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	1	2	1	2
Others	-	-	-	-	-	-	6	14,370	6	14,370
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	913	81,373,540	913	81,373,540
Mutual Funds and AMCs	-	-	-	-	-	-	164	46,172,608	164	46,172,608
Insurance & Pension Funds	-	-	-	-	-	-	211	1,862,349	211	1,862,349
MFI and DFIs	-	-	-	-	-	-	152	7,461,177	152	7,461,177
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	11	8,724	11	8,724
Modarabas	-	-	-	-	-	-	20	77,707	20	77,707
Other NBFIs	-	-	-	-	-	-	355	25,790,974	355	25,790,974
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,899,361	15,706,351	275,304	4,985,258	5,087	2,165,741	15,979	24,414,675	2,195,731	47,272,025
<b>A. Agriculture, forestry and fishing</b>	610,863	4,305,845	98,807	1,496,204	3,448	423,823	185	61,530	713,303	6,287,402
<b>I. Crop and animal production, hunting and related service activities</b>	610,755	3,596,370	98,806	1,496,203	3,448	423,823	185	61,530	713,194	5,577,926
Growing of Wheat, Rice, Sugar Cane & Cotton	387,374	1,481,309	45,918	338,765	3,259	393,364	103	49,471	436,654	2,262,909
Growing of tropical, subtropical, pome and stone fruits & vegetables	290	8,962	57	64	1	-	32	234	380	9,260
Growing of other fruits, vegetables and crops	2,474	29,561	201	188	-	-	16	1,027	2,691	30,777
Raising of livestock and other related activities	90,456	1,214,470	37,973	943,873	134	19,513	18	6,561	128,581	2,184,417
Other agricultural support activities	130,161	862,069	14,657	213,313	54	10,946	16	4,236	144,888	1,090,564
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	108	709,475	1	1	-	-	-	-	109	709,476
<b>B. Mining and quarrying</b>	48	41,497	-	-	-	-	6	46	54	41,543
<b>05 - Mining of coal and lignite</b>	3	1	-	-	-	-	2	2	5	3
<b>06 - Extraction of crude petroleum and natural gas</b>	38	41,364	-	-	-	-	1	3	39	41,367
<b>07 - Mining of metal ores</b>	-	-	-	-	-	-	-	-	-	-
<b>08-Other mining and quarrying</b>	4	15	-	-	-	-	3	41	7	56
<b>09 - Mining support service activities</b>	3	117	-	-	-	-	-	-	3	117
<b>C. Manufacturing</b>	89,390	1,055,961	18,497	176,042	37	53,056	424	687,152	108,348	1,972,210
<b>10 - Manufacture of food products</b>	46,013	108,229	10,027	9,987	4	93	54	93,136	56,098	211,446
<b>11 - Manufacture of beverages</b>	887	1,368	24	2,541	-	-	7	7	918	3,915
<b>12 - Manufacture of tobacco products</b>	1	-	-	-	-	-	-	-	1	-
<b>13 - Manufacture of textiles</b>	1,431	40,366	2,680	15,262	7	10,181	80	391,491	4,198	457,300
Preparation and spinning of textile fibres	16	18,860	-	-	3	13	52	5,507	71	24,380
Weaving of textiles	35	20,761	2	15	3	10,168	4	5	44	30,949
Finishing of textiles	25	87	-	-	-	-	7	599	32	686
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	2,743	3	2,743
Manufacture of made-up textile articles, except apparel	587	352	2,541	15,006	1	-	1	244	3,130	15,602
Manufacture of carpets and rugs	1	-	-	-	-	-	2	379,853	3	379,853
Manufacture of other textiles n.e.c.	767	306	137	241	-	-	11	2,540	915	3,087
<b>14 - Manufacture of wearing apparel</b>	5,794	2,372	2,783	23,120	2	2	59	143,770	8,638	169,265
<b>15 - Manufacture of leather and related products</b>	882	3,081	38	14	2	69	5	2	927	3,165

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

**Microfinance Banks  
As on 30th June, 2024**

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	185	80	27	6	-	-	2	2	214	87
Manufacture of luggage, handbags and the like, saddlery and harness	55	659	-	-	-	-	-	-	55	659
Manufacture of footwear	642	2,342	11	8	2	69	3	-	658	2,419
a. Leather wear	640	2,341	11	8	2	69	3	-	656	2,418
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	696	629	1	0	-	-	1	0	698	629
17 - Manufacture of paper and paper products	3	13	-	-	-	-	3	437	6	450
18 - Printing and reproduction of recorded media	543	8,176	10	4	-	-	64	957	617	9,137
Printing and other service activities related to printing	540	8,173	9	4	-	-	62	957	611	9,134
Reproduction of recorded media	3	3	1	-	-	-	2	-	6	3
19 - Manufacture of coke and refined petroleum products	35	3,722	-	-	-	-	-	-	35	3,722
20 - Manufacture of chemicals and chemical products	252	36,760	1	1	-	-	28	10,460	281	47,221
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	64	7,669	1	25	-	-	6	1,498	71	9,192
22 - Manufacture of rubber and plastics products	144	44	1	-	-	-	6	7,371	151	7,415
23 - Manufacture of other non-metallic mineral products	505	34,509	8	6,000	1	14	9	9,489	523	50,012
24 - Manufacture of basic metals	934	4,054	1	-	1	2	16	208	952	4,264
25 - Manufacture of fabricated metal products, except machinery and equipment	12	9	-	-	-	-	1	7	13	16
26 - Manufacture of computer, electronic and optical	182	3,761	278	19	-	-	3	200	463	3,980
27 - Manufacture of electrical equipment	101	10,866	2	21	-	-	3	98	106	10,985
28 - Manufacture of machinery and equipment	6	504	-	-	-	-	2	3	8	507
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	9	-	-	-	-	6	442	17	451
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	-	3	2
31 - Manufacture of furniture	2,499	2,158	10	6,602	3	3,397	2	14	2,514	12,171
32 - Other manufacturing	28,380	786,933	2,632	112,445	17	39,298	67	27,560	31,096	966,236
Manufacture of jewellery and related articles	1,055	91,266	38	520	3	-	17	82	1,113	91,868
Manufacture of imitation jewellery and related articles	8	749	-	-	-	-	2	-	10	749
Manufacture of musical instruments	2	1	-	-	1	4	-	-	3	5
Manufacture of sports goods	1	-	-	-	-	-	2	2	3	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	8,549	1,874	1,157	1,772	2	2,381	1	-	9,709	6,027
Manufacture of Handicrafts	166	74	56	1,854	-	-	-	-	222	1,928
Other manufacturing n.e.c.	18,599	692,970	1,381	108,299	11	36,913	43	27,475	20,034	865,657
33 - Repair and installation of machinery and equipment	13	727	-	-	-	-	1	2	14	729
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	115	21,516	115	21,516
Electric power generation, transmission and distribution	-	-	-	-	-	-	105	7,985	105	7,985
a) Hydal	-	-	-	-	-	-	23	6,188	23	6,188
b) Thermal	-	-	-	-	-	-	8	49	8	49
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	71	1,742	71	1,742
f) Other	-	-	-	-	-	-	3	6	3	6
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	1	13,526	1	13,526
Steam and air conditioning supply	-	-	-	-	-	-	9	5	9	5
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	1	7	224	13	225
36 - Water collection, treatment and supply	4	-	-	-	1	1	5	209	10	210
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	15	2	15
F. Construction	1,187	557,186	14	6,846	17	42,627	420	1,308,022	1,638	1,914,681
41 - Construction of buildings	890	345,106	13	6,846	9	23,419	367	1,239,476	1,279	1,614,848
42 - Civil engineering	295	212,076	1	-	8	19,208	48	67,632	352	298,916
43 - Specialized construction activities	2	4	-	-	-	-	5	913	7	917

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

### Microfinance Banks As on 30th June, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	667,022	5,071,093	66,957	1,403,982	315	260,380	8,769	2,906,236	743,063	9,641,691
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	11,407	100,050	41	5,981	3	78	113	21,053	11,564	127,162
46 - Wholesale trade, except of motor vehicles and motorcycles	535,591	3,703,890	57,930	1,314,786	229	186,396	727	300,903	594,477	5,505,975
47 - Retail trade, except of motor vehicles and motorcycles	120,024	1,267,152	8,986	83,215	83	73,906	7,929	2,584,280	137,022	4,008,554
<b>H. Transportation and storage</b>	462	24,242	5	0	2	20	113	65,918	582	90,180
49 - Land transport and transport via pipelines	421	12,089	2	0	2	20	69	28,234	494	40,343
50 - Water transport	-	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	5	9,574	5	9,574
52 - Warehousing and support activities for transportation	36	12,153	3	-	-	-	12	170	51	12,323
53 - Courier activities other than national post activities	4	-	-	-	-	-	26	27,911	30	27,911
<b>I. Accommodation and food service activities</b>	6,031	249,879	94	13,753	9	15,083	107	16,193	6,241	294,908
55 - Accommodation	4,775	239,915	27	6	9	15,083	83	12,744	4,894	267,748
56 - Food and beverage service activities	1,256	9,964	67	13,747	-	-	24	3,450	1,347	27,160
<b>J. Information and communication</b>	903	344,781	24	8,651	190	638,063	901	7,041,916	2,018	8,033,411
58 - Publishing activities	47	784	1	-	-	-	50	4,592	98	5,376
59 - Motion picture, video and television programme production, sound recording and music publishing activities	261	185	2	0	-	-	6	86	269	271
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	830	3	990
61 - Telecommunications	338	1,546	-	-	-	-	389	5,092,438	727	5,093,985
62 - Computer programming, consultancy and related activities	208	265,843	16	7,649	4	9,857	185	527,385	413	810,734
63 - Information service activities	48	76,263	5	1,002	186	628,206	269	1,416,585	508	2,122,056
<b>K. Real estate activities</b>	521	105,590	38	51	15	5,451	50	221,603	624	332,695
<b>L. Professional, scientific and technical activities</b>	4,132	830,504	200	132,044	31	6,036	335	129,329	4,698	1,097,913
69 - Legal and accounting activities	1,119	469,068	104	68,455	23	6,016	54	31,253	1,300	574,792
70 - Activities of head offices; management consultancy activities	48	106,156	10	32,298	1	17	20	21,629	79	160,100
71 - Architectural and engineering activities; technical testing and analysis	2,622	145,598	27	16,931	7	3	85	5,670	2,741	168,202
72 - Scientific research and development	6	2,308	2	1,072	-	-	1	-	9	3,380
73 - Advertising and market research	41	3,020	2	26	-	-	33	57,172	76	60,218
74 - Other professional, scientific and technical activities	285	104,352	55	13,262	-	-	142	13,604	482	131,218
75 - Veterinary activities	11	2	-	-	-	-	-	-	11	2
<b>M. Administrative and support service activities</b>	1,789	360,539	122	52,151	571	90,327	302	185,776	2,784	688,793
77 - Rental and leasing activities	20	21,151	-	-	1	16,037	17	1,938	38	39,126
78 - Employment activities	22	54	1	-	-	-	7	958	30	1,012
79 - Travel agency, tour operator, reservation service and related activities	91	5,673	3	5	555	73,548	86	34,314	735	113,540
80 - Security and investigation activities	283	35,721	5	71	3	-	44	32,914	335	68,706
81 - Services to buildings and landscape activities	234	1,476	1	0	3	2	12	43	250	1,521
82 - Office administrative, office support and other business support activities	1,139	296,464	112	52,075	9	740	136	115,609	1,396	464,888
<b>N. Education</b>	2,661	181,596	1,793	190,519	25	15,776	709	2,040,696	5,188	2,428,586
<b>O. Human health and social work activities</b>	2,348	431,842	569	249,495	25	7,224	134	1,074,358	3,076	1,762,918
86 - Human health activities	2,345	431,841	564	249,092	19	7,182	90	913,268	3,018	1,601,382
87 - Residential care activities	-	-	2	403	6	42	8	130,690	16	131,135
88 - Social work activities with and without accommodation	3	1	3	-	-	-	36	30,400	42	30,401
<b>P. Arts, entertainment and recreation</b>	50	1,499	6	-	-	-	14	8,028	70	9,527
<b>Q. Other service activities</b>	511,949	2,144,297	88,178	1,255,521	401	607,874	3,388	8,646,134	603,916	12,653,827
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	28,914	54,416,783	28,914	54,416,783
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	712	32,020,191	712	32,020,191
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	28,202	22,396,592	28,202	22,396,592
<b>VI. PERSONAL</b>	42,767,226	220,938,388	17,620,650	66,877,188	19,153	27,352,141	25	1,153	60,407,054	315,168,871
A. Salaried persons	270,816	26,731,631	47,137	6,851,824	1,245	1,850,267	8	704	319,206	35,434,427
B. Self employed	3,933,109	91,219,102	1,358,811	24,497,257	4,345	7,352,219	14	269	5,296,279	123,068,847
C. Other Personal	38,563,301	102,987,655	16,214,702	35,528,107	13,563	18,149,655	3	180	54,791,569	156,665,597
<b>VII. OTHER</b>	32,238,945	56,742,382	15,200,638	10,946,417	3,777	1,023,738	1,866	7,839,242	47,445,226	76,551,779
<b>Total</b>	<b>76,905,532</b>	<b>293,387,121</b>	<b>33,096,592</b>	<b>82,808,864</b>	<b>28,017</b>	<b>30,541,620</b>	<b>48,972</b>	<b>230,952,549</b>	<b>110,079,113</b>	<b>637,690,154</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	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,351	32,529	34,880	2,743	25,865	28,608	3,767	26,352	30,119
	NFPSEs	-	1,362	1,362	24,339	2,485	26,825	23,689	9,100	32,788
	NBFCs & Fin Aux.	336	89,159	89,495	524	91,755	92,279	875	80,499	81,374
	Private Sector	3,568	38,989	42,557	2,293	43,941	46,235	2,983	44,289	47,272
	Trust Fund	1,439	40,723	42,161	1,508	58,997	60,505	1,497	52,919	54,417
	Personal	64,284	167,961	232,245	83,483	215,497	298,979	90,188	224,981	315,169
	Others	746	73,120	73,866	2,179	74,156	76,335	1,690	74,861	76,552
	Total	72,723	443,843	516,567	117,068	512,697	629,765	124,688	513,002	637,690
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		6	303	309	10	2,258	2,269	15	1,563	1,578
NFPSEs		-	57	57	24,339	2,163	26,503	23,689	106	23,795
NBFCs & Fin Aux.		0	4,708	4,708	0	9,487	9,487	1	12,791	12,791
Private Sector		2,736	12,755	15,492	1,480	19,735	21,215	1,488	21,348	22,836
Trust Fund		562	15,937	16,499	432	14,232	14,664	352	14,820	15,172
Personal		39,085	46,684	85,769	48,253	131,459	179,711	51,271	68,807	120,078
Others		207	2,854	3,061	204	3,208	3,412	135	3,506	3,641
Total		42,597	83,298	125,896	74,719	182,542	257,261	76,950	122,941	199,892
Sindh		Foreign	-	-	-	-	-	-	-	-
	Govt.	2	1,497	1,499	51	140	191	39	633	672
	NFPSEs	-	1,298	1,298	-	307	307	-	8,421	8,421
	NBFCs & Fin Aux.	1	77,960	77,962	5	72,360	72,365	4	57,553	57,557
	Private Sector	401	22,439	22,840	360	12,675	13,035	532	14,049	14,581
	Trust Fund	234	13,848	14,082	522	30,858	31,380	533	25,843	26,376
	Personal	14,579	44,496	59,076	20,837	51,816	72,653	22,868	56,604	79,472
	Others	183	65,766	65,949	51	63,367	63,418	61	67,389	67,450
	Total	15,401	227,304	242,704	21,826	231,523	253,349	24,037	230,492	254,529
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		1,525	11,167	12,692	1,867	10,345	12,212	2,862	13,667	16,529
NFPSEs		-	6	6	-	1	1	-	8	8
NBFCs & Fin Aux.		0	0	0	270	1	271	270	0	270
Private Sector		270	241	511	282	571	853	731	653	1,384
Trust Fund		462	303	765	334	783	1,117	376	602	978
Personal		5,865	5,495	11,360	8,211	6,611	14,822	9,247	7,417	16,663
Others		175	440	615	1,648	4,485	6,133	1,263	826	2,089
Total		8,297	17,653	25,950	12,613	22,798	35,410	14,749	23,173	37,921
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	0	576	576	0	4	5	0	1	1
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	13	13	0	138	138	1	152	153
	Trust Fund	0	418	418	-	607	607	0	723	723
	Personal	261	275	536	377	309	686	436	380	816
	Others	0	2	2	0	2	2	-	1	1
	Total	261	1,284	1,545	378	1,060	1,437	437	1,256	1,694
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	10,059	10,059	-	7,722	7,722	-	4,701	4,701
NFPSEs		-	1	1	-	13	13	-	565	565
NBFCs & Fin Aux.		-	1,304	1,304	-	3,257	3,257	-	2,699	2,699
Private Sector		-	3,026	3,026	-	9,483	9,483	-	6,744	6,744
Trust Fund		-	8,590	8,590	-	9,946	9,946	-	8,185	8,185
Personal		-	64,563	64,563	-	16,762	16,762	-	82,468	82,468
Others		-	3,595	3,595	-	2,330	2,330	-	2,769	2,769
Total		-	91,138	91,138	-	49,514	49,514	-	108,131	108,131

## 8.5 Province/Region wise Deposits by Categories

### Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign				-	-	-	-	-	-
	Govt.	818	8,399	9,217	814	3,959	4,773	850	4,236	5,087
	NFPSEs	-	0	0	0	0	0	0	0	0
	NBFCs & Fin Aux.	334	3,500	3,834	249	4,809	5,057	600	5,605	6,205
	Private Sector	161	479	640	168	710	877	229	812	1,041
	Trust Fund	178	1,626	1,804	216	2,479	2,695	233	2,558	2,791
	Personal	4,464	2,846	7,310	5,709	4,655	10,364	6,257	5,203	11,461
	Others	180	412	592	275	739	1,015	231	354	585
	Total	6,135	17,262	23,397	7,431	17,351	24,782	8,401	18,769	27,170
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	528	528	-	1,436	1,436	-	1,551	1,551
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	1,687	1,687	-	1,841	1,841	-	1,851	1,851
	Private Sector	0	36	36	4	629	633	2	531	533
	Trust Fund	4	0	4	4	92	96	4	188	192
	Personal	29	3,601	3,630	96	3,886	3,982	108	4,102	4,210
	Others		51	51	0	25	25	-	17	17
	Total	33	5,904	5,937	103	7,909	8,012	114	8,240	8,354

## 8.6 Deposits Distributed by Size of Accounts Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	94,217,489	58,301,580	104,157,314	108,464,303	104,823,627	85,565,630
5,000 to 10,000	1,049,271	7,253,270	2,002,516	15,946,118	3,651,505	32,053,077
10,000 to 20,000	736,222	10,224,009	618,106	7,188,320	734,070	8,802,639
20,000 to 25,000	180,269	3,989,099	37,756	846,224	319,061	6,712,366
25,000 to 30,000	118,851	3,233,929	155,021	4,325,098	191,755	5,562,890
30,000 to 40,000	141,052	4,837,716	38,272	1,308,242	42,787	1,465,204
40,000 to 50,000	86,725	3,859,991	23,499	1,046,239	26,715	1,195,357
50,000 to 60,000	72,603	3,890,719	22,239	1,178,949	22,680	1,205,663
60,000 to 70,000	37,017	2,389,592	12,553	816,459	11,846	759,658
70,000 to 80,000	15,504	1,167,442	32,459	2,426,220	28,927	2,166,143
80,000 to 90,000	28,880	2,363,847	6,064	512,937	10,162	859,388
90,000 to 100,000	16,572	1,570,991	5,845	556,662	6,100	575,703
100,000 to 200,000	85,419	11,220,300	51,459	6,449,762	59,314	7,215,900
200,000 to 300,000	28,946	6,711,572	20,465	4,702,393	21,863	5,021,553
300,000 to 400,000	14,825	4,939,773	12,414	4,127,665	13,186	4,358,800
400,000 to 500,000	9,564	4,150,629	8,864	3,862,648	9,782	4,217,975
500,000 to 600,000	20,275	10,349,422	21,905	11,195,619	22,365	11,401,629
600,000 to 700,000	4,851	3,068,898	5,169	3,282,336	5,750	3,636,781
700,000 to 800,000	4,109	3,023,559	4,523	3,333,730	4,517	3,308,158
800,000 to 900,000	3,045	2,532,645	3,333	2,783,512	3,595	2,984,929
900,000 to 1,000,000	2,870	2,711,452	3,310	3,150,330	3,110	2,916,493
1,000,000 to 2,000,000	26,715	31,162,651	32,402	38,463,123	34,345	40,459,439
2,000,000 to 3,000,000	9,132	20,655,649	11,157	25,650,324	12,206	27,787,548
3,000,000 to 4,000,000	2,972	9,772,861	3,781	12,609,931	4,320	14,214,831
4,000,000 to 5,000,000	1,737	7,481,704	2,277	10,063,922	2,533	10,911,812
5,000,000 to 6,000,000	4,161	21,190,350	4,544	23,281,285	5,132	26,200,029
6,000,000 to 7,000,000	739	4,666,218	921	5,884,587	989	6,256,241
7,000,000 to 8,000,000	489	3,607,822	623	4,633,957	767	5,608,416
8,000,000 to 9,000,000	381	3,175,156	482	4,058,370	522	4,350,817
9,000,000 to 10,000,000	270	2,528,260	482	4,649,254	353	3,298,890
10,000,000 to 100,000,000	3,799	75,977,309	4,282	85,408,084	4,832	97,512,777
100,000,000 & Over	354	184,558,044	441	227,558,763	398	209,103,419
<b>Total</b>	<b>96,925,108</b>	<b>516,566,457</b>	<b>107,304,478</b>	<b>629,765,366</b>	<b>110,079,113</b>	<b>637,690,154</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 30th June, 2024

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5,000	72,167,770	67,126,616	32,622,475	18,401,036	11,210	11,623	22,172	26,355	104,823,627
5,000 to 10,000	3,371,791	29,995,626	274,012	2,016,910	1,440	10,177	4,262	30,365	3,651,505	32,053,077
10,000 to 20,000	630,478	7,309,203	97,894	1,413,478	1,064	15,044	4,544	64,814	734,070	8,802,639
20,000 to 25,000	309,667	6,503,086	7,642	170,254	313	6,888	1,439	32,137	319,061	6,712,266
25,000 to 30,000	183,367	5,337,134	6,919	185,676	300	8,241	1,169	31,839	191,755	5,562,890
30,000 to 40,000	33,018	1,128,450	7,618	261,880	338	11,683	1,813	63,190	42,787	1,465,204
40,000 to 50,000	20,157	901,832	5,022	224,990	269	11,913	1,267	56,622	26,715	1,195,357
50,000 to 60,000	15,557	829,748	5,673	298,502	534	27,563	916	49,850	22,680	1,205,663
60,000 to 70,000	8,607	550,675	2,373	152,972	164	10,645	702	45,367	11,846	759,658
70,000 to 80,000	18,655	1,397,272	9,531	713,527	144	10,714	597	44,630	28,927	2,166,143
80,000 to 90,000	8,141	688,947	1,430	120,474	117	9,940	474	40,027	10,162	859,388
90,000 to 100,000	4,270	403,056	1,358	127,955	95	9,025	377	35,666	6,100	575,703
100,000 to 200,000	36,995	4,549,942	18,200	2,120,057	1,551	187,848	2,478	349,653	59,314	7,215,900
200,000 to 300,000	14,223	3,266,977	5,835	1,327,753	714	163,343	1,091	263,480	21,863	5,021,553
300,000 to 400,000	8,714	2,879,725	3,375	1,106,044	455	151,857	642	221,174	13,186	4,358,800
400,000 to 500,000	6,335	2,737,460	2,994	1,025,589	612	257,574	441	197,352	9,782	4,217,975
500,000 to 600,000	14,564	7,424,944	5,751	2,925,386	1,588	804,091	462	247,208	22,365	11,401,629
600,000 to 700,000	3,879	2,459,263	1,351	846,093	242	152,626	278	178,799	5,750	3,636,781
700,000 to 800,000	3,079	2,256,826	1,040	756,000	189	138,724	209	156,008	4,517	3,308,158
800,000 to 900,000	2,444	2,031,404	849	700,418	151	125,499	151	127,608	3,595	2,984,929
900,000 to 1,000,000	2,096	1,970,723	677	631,886	205	189,860	132	124,024	3,110	2,916,493
1,000,000 to 2,000,000	22,034	26,202,710	8,255	9,522,840	3,085	3,477,039	971	1,251,850	34,345	40,459,439
2,000,000 to 3,000,000	7,863	17,899,615	2,732	6,153,144	1,202	2,785,206	409	949,584	12,206	27,787,548
3,000,000 to 4,000,000	2,895	9,521,276	931	3,037,510	314	1,039,288	180	616,757	4,320	14,214,831
4,000,000 to 5,000,000	1,718	7,390,726	469	2,017,243	231	993,392	115	510,451	2,533	10,911,812
5,000,000 to 6,000,000	3,003	15,355,030	1,223	6,225,287	570	2,899,446	336	1,720,266	5,132	26,200,029
6,000,000 to 7,000,000	657	4,158,951	185	1,162,566	92	579,270	55	355,453	989	6,256,241
7,000,000 to 8,000,000	504	3,685,143	149	1,083,322	64	469,065	50	370,886	767	5,606,416
8,000,000 to 9,000,000	307	2,550,043	121	1,012,794	52	433,607	42	354,372	522	4,350,817
9,000,000 to 10,000,000	221	2,069,431	64	593,530	37	345,805	31	290,125	353	3,298,890
10,000,000 to 100,000,000	2,489	44,710,110	851	14,111,671	657	12,385,831	835	26,305,165	4,832	97,512,777
100,000,000 & Over	35	8,095,181	13	2,347,475	18	2,318,792	332	195,841,971	398	209,103,419
<b>Total</b>	<b>76,905,532</b>	<b>293,387,121</b>	<b>33,096,292</b>	<b>82,808,864</b>	<b>28,017</b>	<b>38,541,620</b>	<b>48,972</b>	<b>230,952,549</b>	<b>110,079,113</b>	<b>637,690,154</b>

## 8.7 Advances Classified by Securities

### Microfinance Banks

(Thousand Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	505,961	112,421,104	521,679	132,593,660	532,873	137,990,153
<b>II. Securities, Shares and Other</b>						
Financial Instruments:	-	-	-	-	-	-
<b>A. Quoted on the Stock Exchange:</b>	-	-	-	-	-	-
<b>1. To Stock Brokers and Dealers:</b>	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>2. To Others:</b>	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>B. Unquoted on the Stock Exchange:</b>	-	-	-	-	-	-
<b>1. To Stock Brokers and Dealers:</b>	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>2. To Others:</b>	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>III. Merchandise</b>	-	-	-	-	-	-
<b>A. Food Items:</b>	-	-	-	-	-	-
<b>1. Wheat</b>	-	-	-	-	-	-
<b>2. Rice and Paddy</b>	-	-	-	-	-	-
<b>3. Other Grains &amp; Pulses:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>4. Edible Oils:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>5. Sugar:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>6. Kariana And Spices</b>	-	-	-	-	-	-
<b>7. Fish And Fish Preparations</b>	-	-	-	-	-	-
<b>8. Other Food Items:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>B. Raw Materials:</b>	-	-	-	-	-	-
<b>1. Cotton Raw:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>2. Synthetic Fibers:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>3. Fertilizers:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>4. Petroleum Crude:</b>	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>5. Iron and Steel:</b>	-	-	-	-	-	-

## 8.7 Advances Classified by Securities

### Microfinance Banks

(Thousand Rupees)

Security	Jun-23		Mar-24		Jun-24 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
(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	6,706	3,454,910	10,230	4,550,059	9,168	4,279,988
A. Transport Equipment	3,952	2,933,523	8,054	4,157,787	7,157	3,904,531
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	2,754	521,387	2,176	392,272	2,011	375,457
V. Real Estate	191,242	60,240,754	114,488	49,326,820	108,634	47,504,649
A. Land	37,204	7,667,897	46,539	10,155,982	44,471	9,996,608
1. Residential	85	60,679	1,887	1,074,134	2,026	1,093,893
(a) House	85	60,679	1,883	1,070,432	2,017	1,089,748
(b) Flat	-	-	4	3,702	9	4,144
2. Non-Residential	37,119	7,607,218	44,652	9,081,847	42,445	8,902,715
(a) Commercial	13	14,830	74	69,204	73	63,783
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	37,106	7,592,388	43,713	8,442,807	21,180	6,557,129
(d) Others	-	-	865	569,836	21,192	2,281,804
B. Buildings:	154,038	52,572,857	67,949	39,170,838	64,163	37,508,041
1. Residential	27,251	20,641,444	25,095	19,955,108	24,908	19,376,942
(a) House	27,086	20,406,894	24,939	19,746,423	24,747	19,173,024
(b) Flat	165	234,550	156	208,685	161	203,918
2. Non-Residential	126,787	31,931,413	42,854	19,215,731	39,255	18,131,100
(a) Commercial	1,003	704,564	881	569,210	851	518,694
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	11,367	3,354,813	-	-
(d) Others	125,784	31,226,849	30,606	15,291,708	38,404	17,612,406
VI. Fixed Deposits and Insurance Policies	2,183	609,522	2,523	760,476	2,871	833,171
A. Bank Deposits	2,183	609,522	2,523	760,476	2,871	833,171
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,073	572,716	2,444	701,293	2,786	751,216
3. Other Deposits	110	36,806	79	59,183	85	81,955
B. Insurance Policies	-	-	-	-	-	-
VII. Others	473,126	68,581,446	427,682	77,187,073	398,733	76,244,768
A. Other Secured Advances	75,101	13,349,310	95,132	27,830,753	94,233	29,278,958
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	1,674	375,898	1,678	415,732
3. Others	75,101	13,349,310	93,458	27,454,856	92,555	28,863,226
B. Advances Secured by Guarantee(s)	398,025	55,232,136	332,550	49,356,320	304,500	46,965,810
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	398,025	55,232,136	332,550	49,356,320	304,500	46,965,810
VIII. Unsecured Advances	4,415,957	141,422,162	5,141,255	149,439,815	6,040,468	151,065,338
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	704,198	9,056,645	1,305,823	5,159,980	1,816,533	7,147,633
3. Others	3,711,759	132,365,517	3,835,432	144,279,835	4,223,935	143,917,704
<b>Total</b>	<b>5,595,175</b>	<b>386,729,898</b>	<b>6,217,857</b>	<b>413,857,903</b>	<b>7,092,747</b>	<b>417,918,067</b>

## 8.7.1 Advances Classified by Securities and Gender

Microfinance Banks  
As on 30th June, 2024

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	408,832	106,078,016	124,035	31,909,679	6	2,458	532,873
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 30th June, 2024

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>	7,976	4,008,093	1,192	271,895	-	-	9,168	4,279,988
<b>A. Transport Equipments</b>	6,354	3,699,856	803	204,675	-	-	7,157	3,904,531
<b>B. Furniture &amp; Fixtures</b>	-	-	-	-	-	-	-	-
<b>C. Office Equipments</b>	-	-	-	-	-	-	-	-
<b>D. Other Machinery &amp; Equipments</b>	1,622	308,237	389	67,220	-	-	2,011	375,457
<b>V. Real Estate</b>	95,540	41,308,170	13,094	6,196,479	-	-	108,634	47,504,649
<b>A. Land</b>	40,857	9,272,854	3,614	723,753	-	-	44,471	9,996,608
<b>1. Residential</b>	1,714	949,844	312	144,049	-	-	2,026	1,093,893
(a) House	1,705	945,700	312	144,049	-	-	2,017	1,089,748
(b) Flat	9	4,144	-	-	-	-	9	4,144
<b>2. Non-Residential</b>	39,143	8,323,010	3,302	579,705	-	-	42,445	8,902,715
(a) Commercial	68	58,908	5	4,875	-	-	73	63,783
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	19,644	6,100,344	1,536	456,785	-	-	21,180	6,557,129
(d) Other	19,431	2,163,758	1,761	118,045	-	-	21,192	2,281,804
<b>B. Buildings:</b>	54,683	32,035,315	9,480	5,472,726	-	-	64,163	37,508,041
<b>1. Residential</b>	21,176	16,586,818	3,732	2,790,124	-	-	24,908	19,376,942
(a) House	21,053	16,436,539	3,694	2,736,485	-	-	24,747	19,173,024
(b) Flat	123	150,279	38	53,639	-	-	161	203,918
<b>2. Non-Residential</b>	33,507	15,448,498	5,748	2,682,602	-	-	39,255	18,131,100
(a) Commercial	795	479,883	56	38,811	-	-	851	518,694
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-	-	-
(d) Other	32,712	14,968,615	5,692	2,643,791	-	-	38,404	17,612,406
<b>3. Other</b>	2,032	645,797	839	187,374	-	-	2,871	833,171
<b>B. Bank Deposits</b>	2,032	645,797	839	187,374	-	-	2,871	833,171
<b>1. Security Deposits</b>	-	-	-	-	-	-	-	-
<b>2. Term Deposits (TDRs)</b>	1,959	570,067	827	181,149	-	-	2,786	751,216
<b>3. Other Deposits</b>	73	75,730	12	6,225	-	-	85	81,955
<b>B. Insurance Policies</b>	-	-	-	-	-	-	-	-
<b>VII. Other</b>	300,495	62,080,211	98,238	14,164,557	-	-	398,733	76,244,768
<b>A. Other Secured Advances</b>	77,271	25,722,392	16,962	3,556,566	-	-	94,233	29,278,958
<b>1. Receivables</b>	-	-	-	-	-	-	-	-
<b>2. Employees Benefits</b>	1,433	370,856	245	44,876	-	-	1,678	415,732
<b>3. Others</b>	75,838	25,351,536	16,717	3,511,690	-	-	92,555	28,863,226
<b>B. Advances Secured by Guarantee(s)</b>	223,224	36,357,820	81,276	10,607,991	-	-	304,500	46,965,810
<b>1. Institutional Guarantee(s)</b>	-	-	-	-	-	-	-	-
<b>2. Individual Guarantee(s)</b>	223,224	36,357,820	81,276	10,607,991	-	-	304,500	46,965,810
<b>VIII. Unsecured Advances</b>	4,444,726	118,249,959	1,595,716	32,811,153	26	4,225	6,040,468	151,065,338
<b>1. Credit Cards</b>	-	-	-	-	-	-	-	-
<b>2. Personal Loan</b>	1,354,831	5,859,999	461,702	1,287,634	-	-	1,816,533	7,147,633
<b>3. Others</b>	3,089,895	112,389,960	1,134,014	31,523,520	26	4,225	4,223,935	143,917,704
<b>Total</b>	<b>5,259,601</b>	<b>332,370,246</b>	<b>1,833,114</b>	<b>85,541,138</b>	<b>32</b>	<b>6,683</b>	<b>7,092,747</b>	<b>417,918,067</b>

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-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>5,595,175</b>	<b>386,729,898</b>	<b>6,217,857</b>	<b>413,857,903</b>	<b>7,092,747</b>	<b>417,918,067</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>1,948,397</b>	<b>280,306,626</b>	<b>1,794,324</b>	<b>307,640,004</b>	<b>1,756,372</b>	<b>314,863,236</b>
<b>A. Agriculture, forestry and fishing</b>	<b>1,444,815</b>	<b>199,197,682</b>	<b>1,409,995</b>	<b>241,478,713</b>	<b>1,393,181</b>	<b>247,695,970</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>1,442,345</b>	<b>198,938,511</b>	<b>1,409,101</b>	<b>241,344,101</b>	<b>1,392,463</b>	<b>247,577,755</b>
Growing of Wheat, Rice, Sugar Cane & Cotton	618,583	77,420,183	578,270	96,394,132	557,356	93,684,297
Growing of tropical, subtropical, pome and stone fruits & vegetables	4,287	516,578	2,007	310,704	1,477	263,420
Growing of other fruits, vegetables and crops	38,908	4,872,152	34,411	4,505,170	43,091	5,239,640
Raising of livestock and other related activities	746,948	109,255,729	746,344	132,522,601	748,210	141,407,483
Other agricultural support activities	33,619	6,873,868	48,069	7,611,494	42,329	6,982,916
Hunting, trapping and related service activities	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	<b>2,470</b>	<b>259,171</b>	<b>894</b>	<b>134,612</b>	<b>718</b>	<b>118,215</b>
<b>B. Mining and quarrying</b>	<b>2</b>	<b>332</b>	<b>2</b>	<b>559</b>	<b>2</b>	<b>559</b>
<b>05 - Mining of coal and lignite</b>	<b>1</b>	<b>273</b>	<b>1</b>	<b>500</b>	<b>1</b>	<b>500</b>
<b>06 - Extraction of crude petroleum and natural gas</b>	<b>1</b>	<b>59</b>	<b>1</b>	<b>59</b>	<b>1</b>	<b>59</b>
<b>07 - Mining of metal ores</b>	-	-	-	-	-	-
<b>08 - Other mining and quarrying</b>	-	-	-	-	-	-
<b>09 - Mining support service activities</b>	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>51,845</b>	<b>6,659,190</b>	<b>41,658</b>	<b>5,892,140</b>	<b>42,698</b>	<b>5,642,849</b>
<b>10 - Manufacture of food products</b>	<b>10,955</b>	<b>1,272,372</b>	<b>9,509</b>	<b>1,063,072</b>	<b>11,797</b>	<b>994,015</b>
<b>11 - Manufacture of beverages</b>	<b>362</b>	<b>80,089</b>	<b>380</b>	<b>69,443</b>	<b>330</b>	<b>60,266</b>
<b>12 - Manufacture of tobacco products</b>	-	-	-	-	-	-
<b>13 - Manufacture of textiles</b>	<b>3,785</b>	<b>1,706,492</b>	<b>3,552</b>	<b>1,866,170</b>	<b>3,205</b>	<b>1,554,437</b>
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	321	70,701	189	46,526	170	38,688
Manufacture of carpets and rugs	261	30,486	115	17,649	99	16,573
Manufacture of other textiles n.e.c.	3,202	1,605,293	3,247	1,801,983	2,935	1,499,164
<b>14 - Manufacture of wearing apparel</b>	<b>5,690</b>	<b>387,609</b>	<b>5,466</b>	<b>397,985</b>	<b>5,847</b>	<b>404,581</b>
<b>15 - Manufacture of leather and related products</b>	<b>336</b>	<b>47,910</b>	<b>256</b>	<b>48,079</b>	<b>257</b>	<b>46,689</b>

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	88	14,466	44	6,287	35	5,295
Manufacture of luggage, handbags and the like, saddlery and harness	115	24,574	111	31,986	116	34,934
Manufacture of footwear	133	8,870	101	9,806	106	6,459
a. Leather wear	132	8,870	100	9,806	105	6,459
b. Rubber and Plastic wear	1	-	1	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	290	47,610	274	40,084	255	37,317
17 - Manufacture of paper and paper products	9	2,245	5	1,456	4	1,310
18 - Printing and reproduction of recorded media	163	32,406	157	30,964	164	32,030
Printing and other service activities related to printing	163	32,406	157	30,964	164	32,030
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	234	4	296	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8	839	7	378	4	216
22 - Manufacture of rubber and plastics products	13	8,151	9	6,417	10	6,285
23 - Manufacture of other non-metallic mineral products	280	59,262	206	44,460	195	35,529
24 - Manufacture of basic metals	311	52,091	282	41,945	241	37,207
25. Manufacture of fabricated metal products, except machinery and equipment	21,826	1,536,394	15,665	1,082,311	15,151	1,373,455
26 - Manufacture of computer, electronic and optical products	474	56,835	198	21,498	177	19,822
27 - Manufacture of electrical equipment	11	19,069	10	16,542	9	18,953
28 - Manufacture of machinery and equipment	3	71	3	72	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	13	711	10	558	10	558
31 - Manufacture of furniture	692	102,850	313	52,167	303	45,326
32. Other manufacturing	6,620	1,245,949	5,352	1,108,243	4,732	974,486
Manufacture of jewellery and related articles	97	19,755	59	9,606	54	8,247
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	16	1,434	6	633	4	394
Manufacture of sports goods	149	26,275	85	17,449	73	19,503
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	364	68,568	253	57,462	214	50,358
Manufacture of Handicrafts	492	41,926	401	42,770	394	40,508
Other manufacturing n.e.c.	5,502	1,087,992	4,548	980,322	3,993	855,476
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	1,042	1,045,759	-	-	-	-
Electric power generation, transmission and distribution	1,042	1,045,759	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,042	1,045,759	-	-	-	-
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	8,817	3,119,447	8,945	3,193,925	9,531	3,444,788
41 - Construction of buildings	8,817	3,119,447	8,945	3,193,925	9,531	3,444,788
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	258,510	48,125,218	202,248	42,183,468	189,499	43,163,248
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,728	505,203	2,319	415,567	2,211	364,216
46 - Wholesale trade, except of motor vehicles and motorcycles	50,035	10,945,648	36,091	9,922,961	31,953	9,631,898
47 - Retail trade, except of motor vehicles and motorcycles	205,747	36,674,368	163,838	31,844,939	155,335	33,167,135
H. Transportation and storage	2,302	1,469,133	1,393	297,929	1,862	1,166,374
49 - Land transport and transport via pipelines	2,190	1,457,353	1,341	291,096	1,814	1,160,541
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	112	11,781	52	6,833	48	5,833
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2,074	339,899	1,755	272,216	1,711	252,314
55 - Accommodation	1,080	244,571	907	202,229	846	190,144
56 - Food and beverage service activities	994	95,328	848	69,987	865	62,170
J. Information and communication	237	36,088	173	29,215	159	26,434
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	128	19,301	84	13,065	81	12,017
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	94	14,736	86	14,201	75	12,468
62 - Computer programming, consultancy and related activities	15	2,051	3	1,949	3	1,949
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	28	3,376	12	897	11	821
L. Professional, scientific and technical activities	2,508	387,168	1,793	341,976	1,655	338,939
69 - Legal and accounting activities	1,383	264,193	1,378	273,744	1,320	283,551
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	389	51,101	176	35,967	148	28,557
72 - Scientific research and development	1	199	-	-	-	-
73 - Advertising and market research	694	65,109	211	27,008	166	22,132
74 - Other professional, scientific and technical activities	3	508	3	783	2	1,275
75 - Veterinary activities	38	6,058	25	4,474	19	3,424
M. Administrative and support service activities	87,038	10,446,402	58,311	6,039,373	54,509	5,490,689
77 - Rental and leasing activities	81	8,815	35	5,923	31	5,476
78 - Employment activities	83,649	9,913,390	54,689	5,448,439	50,635	4,824,589
79 - Travel agency, tour operator, reservation service and related activities	108	15,595	48	6,029	35	5,833
80 - Security and investigation activities	2	70	2	97	2	97
81 - Services to buildings and landscape activities	43	8,990	34	5,524	31	5,733
82 - Office administrative, office support and other business support activities	3,155	499,541	3,503	573,361	3,775	648,961
N. Education	6,014	763,835	5,965	711,269	5,267	610,608
O. Human health and social work activities	24,829	2,041,129	22,133	2,059,845	18,404	1,694,081
86 - Human health activities	436	84,539	333	73,083	320	63,729
87 - Residential care activities	24,393	1,956,590	21,800	1,986,761	18,084	1,630,351
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	3,265	329,526	898	135,840	747	118,738
Q. Other service activities	55,071	6,342,441	39,043	5,002,639	37,136	5,216,823
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	3,616,711	101,149,894	4,361,894	89,952,235	5,307,158	95,843,615
A. Bank Employees	7,099	4,517,888	7,094	5,420,355	7,146	5,764,163
1) For house building	741	2,923,606	822	3,443,462	831	3,542,230
2) For transport i.e. purchase of car etc.	1,182	632,423	1,266	864,749	1,235	997,060
3) Other purposes	5,176	961,859	5,006	1,112,144	5,080	1,224,873
B. Consumer Financing	3,400,022	81,219,658	4,128,500	62,684,558	5,072,135	69,352,522
1) For house building	141,981	44,785,461	136,319	42,619,314	129,241	41,252,896
2) For transport i.e. purchase of car etc	1,816	1,362,150	1,433	1,211,842	1,454	1,093,411
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	2,192	2,750,383
5) Personal loans	3,256,225	35,072,047	3,990,748	18,853,401	4,939,248	24,255,832
C) Other	209,590	15,412,348	226,300	21,847,323	227,877	20,726,930
VII. OTHER	30,067	5,273,379	61,639	16,265,664	29,217	7,211,216
<b>Total</b>	<b>5,595,175</b>	<b>386,729,898</b>	<b>6,217,857</b>	<b>413,857,903</b>	<b>7,092,747</b>	<b>417,918,067</b>

### 8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks  
As on 30th June, 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>	5,259,601	332,370,246	1,833,114	85,541,138	32	6,683	7,092,747	417,918,667
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
<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	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,349,811	249,080,096	406,530	65,776,508	31	6,631	1,756,372	314,863,236
<b>A. Agriculture, forestry and fishing</b>	1,070,851	194,250,294	322,300	53,439,422	30	6,254	1,393,181	247,695,970
1. Crop and animal production, hunting and related service activities	1,070,306	194,156,341	322,127	53,415,361	30	6,254	1,392,463	247,577,355
Growing of Wheat, Rice, Sugar Cane & Cotton	454,028	77,607,610	103,301	16,072,122	27	4,564	557,356	93,684,297
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,177	220,778	300	42,642	-	-	1,477	263,420
Growing of other fruits, vegetables and crops	39,203	4,780,542	3,888	459,098	-	-	43,091	5,239,640
Raising of livestock and other related activities	538,012	105,277,188	210,195	36,128,604	3	1,690	748,210	141,407,483
Other agricultural support activities	37,886	6,270,022	4,443	712,895	-	-	42,329	6,982,916
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
Forestry and logging	-	-	-	-	-	-	-	-
2. Fishing and aquaculture	545	94,153	173	24,062	-	-	718	118,215
<b>B. Mining and quarrying</b>	2	559	-	-	-	-	2	559
05 - Mining of coal and lignite	1	500	-	-	-	-	1	500
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>	31,851	4,639,401	10,847	1,003,448	-	-	42,698	5,642,849
10 - Manufacture of food products	10,863	899,460	934	94,555	-	-	11,797	994,015
11 - Manufacture of beverages	326	59,746	4	520	-	-	330	60,266
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	2,328	1,250,276	877	304,160	-	-	3,205	1,554,437
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	16	4,152	154	34,536	-	-	170	38,688
Manufacture of carpets and rugs	57	11,960	42	4,613	-	-	99	16,573
Manufacture of other textiles n.e.c.	2,254	1,234,152	681	265,012	-	-	2,935	1,499,164
14 - Manufacture of wearing apparel	1,878	183,041	3,969	221,540	-	-	5,847	404,581
15 - Manufacture of leather and related products	229	44,095	28	2,393	-	-	257	46,489

### 8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks  
As on 30th June, 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	35	5,295	-	-	-	-	35	5,295
Manufacture of luggage, handbags and the like, saddlery and harness	109	33,223	7	1,711	-	-	116	34,934
Manufacture of footwear	85	5,577	21	882	-	-	106	6,459
a. Leather wear	84	5,577	21	882	-	-	105	6,459
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	254	37,257	1	60	-	-	255	37,317
17 - Manufacture of paper and paper products	4	1,310	-	-	-	-	4	1,310
18 - Printing and reproduction of recorded media	163	31,730	1	300	-	-	164	32,030
Printing and other service activities related to printing	163	31,730	1	300	-	-	164	32,030
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	-	-	-	-	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	178	2	38	-	-	4	216
22 - Manufacture of rubber and plastics products	10	6,285	-	-	-	-	10	6,285
23 - Manufacture of other non-metallic mineral products	190	35,372	5	156	-	-	195	35,529
24 - Manufacture of basic metals	240	37,196	1	11	-	-	241	37,207
25 - Manufacture of fabricated metal products, except machinery and equipment	11,447	1,094,284	3,704	279,171	-	-	15,151	1,373,455
26 - Manufacture of computer, electronic and optical products	102	16,852	75	2,970	-	-	177	19,822
27 - Manufacture of electrical equipment	9	18,953	-	-	-	-	9	18,953
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	9	518	1	40	-	-	10	558
31 - Manufacture of furniture	282	43,151	21	2,175	-	-	303	45,326
32 - Other manufacturing	3,508	879,329	1,224	95,158	-	-	4,732	974,486
Manufacture of jewellery and related articles	54	8,247	-	-	-	-	54	8,247
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	3	364	1	31	-	-	4	394
Manufacture of sports goods	67	19,348	6	155	-	-	73	19,503
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	200	48,574	14	1,784	-	-	214	50,358
Manufacture of Handicrafts	143	18,548	251	22,159	-	-	394	40,508
Other manufacturing n.e.c.	3,041	784,448	952	71,028	-	-	3,993	855,476
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	8,186	2,922,551	1,345	522,237	-	-	9,531	3,444,788
41 - Construction of buildings	8,186	2,922,551	1,345	522,237	-	-	9,531	3,444,788
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

### 8.8.1 Advances Classified by Borrowers and Gender

#### Microfinance Banks As on 30th June, 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	151,970	35,488,856	37,528	7,474,016	1	377	199,499	43,163,248
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,204	362,413	7	1,803	-	-	2,211	364,216
46 - Wholesale trade, except of motor vehicles and motorcycles	26,356	7,818,343	5,597	1,813,555	-	-	31,953	9,631,898
47 - Retail trade, except of motor vehicles and motorcycles	123,410	27,508,100	31,924	5,658,658	1	377	155,335	33,167,135
H. Transportation and storage	1,828	1,159,341	34	7,032	-	-	1,862	1,166,374
49 - Land transport and transport via pipelines	1,787	1,154,239	27	6,301	-	-	1,814	1,160,541
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	41	5,102	7	731	-	-	48	5,833
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,524	238,852	187	13,463	-	-	1,711	252,314
55 - Accommodation	821	182,405	25	7,739	-	-	846	190,144
56 - Food and beverage service activities	703	56,447	162	5,724	-	-	865	62,170
J. Information and communication	157	26,118	2	316	-	-	159	26,434
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	80	11,716	1	301	-	-	81	12,017
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	74	12,453	1	15	-	-	75	12,468
62 - Computer programming, consultancy and related activities	3	1,949	-	-	-	-	3	1,949
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	8	699	3	122	-	-	11	821
L. Professional, scientific and technical activities	1,419	296,710	236	42,230	-	-	1,655	338,939
69 - Legal and accounting activities	1,151	249,765	169	33,787	-	-	1,320	283,551
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	134	26,134	14	2,423	-	-	148	28,557
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	114	16,266	52	5,866	-	-	166	22,132
74 - Other professional, scientific and technical activities	2	1,275	-	-	-	-	2	1,275
75 - Veterinary activities	18	3,270	1	154	-	-	19	3,424
M. Administrative and support service activities	42,598	4,563,442	11,911	927,247	-	-	54,509	5,490,689
77 - Rental and leasing activities	28	5,024	3	451	-	-	31	5,476
78 - Employment activities	39,508	4,024,825	11,127	799,764	-	-	50,635	4,824,589
79 - Travel agency, tour operator, reservation service and related activities	31	5,130	4	703	-	-	35	5,833
80 - Security and investigation activities	2	97	-	-	-	-	2	97
81 - Services to buildings and landscape activities	31	5,733	-	-	-	-	31	5,733
82 - Office administrative, office support and other business support activities	2,998	522,632	777	126,329	-	-	3,775	648,961
N. Education	4,260	485,210	1,007	125,398	-	-	5,267	610,608
O. Human health and social work activities	7,670	1,169,484	10,734	524,596	-	-	18,404	1,694,081
86 - Human health activities	268	54,202	52	9,527	-	-	320	63,729
87 - Residential care activities	7,402	1,115,282	10,682	515,069	-	-	18,084	1,630,351
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	521	94,859	226	23,879	-	-	747	118,738
Q. Other service activities	26,966	3,543,721	10,170	1,673,102	-	-	37,136	5,216,823
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	3,884,107	76,991,228	1,422,971	18,852,308	-	-	5,307,158	95,843,535
A. Bank - Employees	6,475	5,252,719	671	511,444	-	-	7,146	5,764,163
1) For house building	751	3,250,264	80	291,966	-	-	831	3,542,230
2) For transport i.e. purchase of car etc.	1,165	901,601	70	95,459	-	-	1,235	997,060
3) Other purposes	4,559	1,100,854	521	124,019	-	-	5,080	1,224,873
B. Consumer Financing	3,762,033	57,247,647	1,310,102	12,104,874	-	-	5,072,135	69,352,522
1) For house building	103,706	33,750,907	25,535	7,501,988	-	-	129,241	41,252,896
2) For transport i.e. purchase of car etc	1,434	1,671,849	20	21,562	-	-	1,454	1,693,411
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	2,113	2,663,291	79	87,092	-	-	2,192	2,750,383
5) Personal loans	3,654,780	19,761,600	1,284,468	4,494,232	-	-	4,939,248	24,255,832
C) Other	115,679	14,490,861	112,198	6,236,069	-	-	227,877	20,726,930
VII. OTHER	25,603	6,298,922	3,613	912,242	1	52	29,217	7,211,216
<b>Total</b>	<b>5,259,601</b>	<b>332,376,246</b>	<b>1,833,114</b>	<b>85,541,138</b>	<b>32</b>	<b>6,683</b>	<b>7,092,747</b>	<b>417,918,867</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	Jun-23	Mar-24	Jun-24 P
0.00	16,737,091	29,348,918	39,115,473
1.00	-	-	-
2.00	-	-	-
3.00	332,496	375,898	415,732
4.00	122,189	274,650	332,064
5.00	14,065,968	14,121,001	14,119,882
6.00	-	-	-
7.00	26,791	32,432	27,400
8.00	97,842	667,158	108,593
9.00	-	-	-
10.00	1,280,504	98,227	106,778
11.00	7,103	419	313
12.00	12,331	3,452	13,060
13.00	277,173	57,018	49,290
14.00	133,624	9,400	5,494
15.00	765,568	99,893	88,653
16.00	284,044	61,664	46,224
17.00	70,351	22,826	14,122
18.00	868,999	201,006	198,336
19.00	654,089	214,043	194,643
20.00	3,188,956	967,244	832,255
21.00	2,710,879	1,256,405	1,130,991
22.00	3,654,230	2,209,961	1,918,604
23.00	4,411,097	2,873,726	2,608,844
24.00	4,822,446	2,242,400	2,334,264
25.00	6,832,934	3,641,367	3,604,957
26.00	10,117,408	3,886,081	3,240,282
27.00	8,003,908	3,279,216	2,923,473
28.00	18,860,100	5,141,945	3,973,797
29.00	10,301,002	5,769,643	5,273,697
30.00	12,416,286	6,680,847	5,292,738
31.00	18,619,672	7,152,572	6,496,240
32.00	19,225,308	14,055,536	12,993,536
33.00	29,225,441	15,728,359	12,617,914
34.00	26,093,746	16,894,233	12,300,589
35.00	14,136,140	13,462,758	14,170,454
36.00	28,217,441	19,342,381	20,747,975
37.00	22,183,865	40,147,022	38,289,564
38.00	14,045,753	31,689,145	22,116,373
39.00	7,387,676	31,230,106	46,304,569
40.00	13,575,604	29,023,751	32,735,299
41.00	14,020,239	16,776,151	13,179,993
42.00	10,404,993	32,715,488	27,876,228
43.00	6,457,894	6,511,718	13,918,802
44.00	3,202,878	5,958,527	5,065,267
45.00	2,341,676	2,077,104	2,065,693
46.00	3,249,125	2,174,783	1,928,233
47.00	4,941,531	4,254,323	3,525,683
48.00	8,408,425	2,074,581	1,084,807
49.00	72,082	6,344,657	3,864,214
50.00 & above	19,865,001	32,707,868	38,666,674
<b>Total</b>	<b>386,729,898</b>	<b>413,857,903</b>	<b>417,918,067</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 30th June, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	30,998,991	8,116,482	-	39,115,473
1.00	-	-	-	-
2.00	-	-	-	-
3.00	370,856	44,876	-	415,732
4.00	222,494	109,570	-	332,064
5.00	12,101,065	2,018,817	-	14,119,882
6.00	-	-	-	-
7.00	27,385	15	-	27,400
8.00	108,593	-	-	108,593
9.00	-	-	-	-
10.00	94,884	11,894	-	106,778
11.00	313	-	-	313
12.00	11,434	1,627	-	13,060
13.00	48,049	1,241	-	49,290
14.00	5,494	-	-	5,494
15.00	84,419	4,234	-	88,653
16.00	45,785	439	-	46,224
17.00	10,906	3,217	-	14,122
18.00	188,136	10,200	-	198,336
19.00	171,126	23,517	-	194,643
20.00	760,602	71,654	-	832,255
21.00	945,199	185,792	-	1,130,991
22.00	1,651,014	267,590	-	1,918,604
23.00	2,258,971	349,873	-	2,608,844
24.00	2,131,106	203,158	-	2,334,264
25.00	3,227,639	377,318	-	3,604,957
26.00	2,894,975	345,307	-	3,240,282
27.00	2,569,356	354,117	-	2,923,473
28.00	2,998,347	975,450	-	3,973,797
29.00	4,928,706	344,991	-	5,273,697
30.00	4,415,468	877,271	-	5,292,738
31.00	5,255,477	1,240,212	551	6,496,240
32.00	10,203,290	2,786,572	3,674	12,993,536
33.00	9,839,738	2,778,176	-	12,617,914
34.00	10,768,783	1,531,806	-	12,300,589
35.00	10,504,015	3,665,769	670	14,170,454
36.00	15,164,218	5,583,757	-	20,747,975
37.00	31,192,695	7,095,772	1,097	38,289,564
38.00	15,453,404	6,662,970	-	22,116,373
39.00	37,190,925	9,113,344	300	46,304,569
40.00	27,979,332	4,755,627	339	32,735,299
41.00	10,365,859	2,814,134	-	13,179,993
42.00	21,023,416	6,852,811	-	27,876,228
43.00	10,330,887	3,587,915	-	13,918,802
44.00	4,139,050	926,217	-	5,065,267
45.00	1,594,054	471,639	-	2,065,693
46.00	1,619,747	308,434	52	1,928,233
47.00	2,809,384	716,299	-	3,525,683
48.00	951,343	133,464	-	1,084,807
49.00	643,066	3,221,149	-	3,864,214
50.00 & above	32,070,252	6,596,422	-	38,666,674
<b>Total</b>	<b>332,370,246</b>	<b>85,541,138</b>	<b>6,683</b>	<b>417,918,067</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

(Million Rupees)

Provinces/Regions	Category	Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	189,086	91,221	280,307	215,396	92,294	307,690	220,884	93,980	314,863
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	54,633	46,517	101,150	38,528	51,374	89,902	37,879	57,964	95,844
	Others	3,096	2,178	5,273	10,961	5,305	16,266	4,856	2,355	7,211
	Total	246,814	139,916	386,730	264,885	148,973	413,858	263,619	154,299	417,918
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		135,545	61,765	197,310	155,423	58,833	214,256	158,757	59,236	217,993
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		26,327	20,301	46,628	16,578	20,558	37,135	16,497	21,317	37,814
Others		2,050	926	2,976	7,329	2,282	9,611	2,764	985	3,749
Total		163,922	82,992	246,915	179,330	81,672	261,002	178,017	81,538	259,555
Sindh		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	40,366	17,182	57,548	44,948	19,178	64,126	47,097	19,422	66,519
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	21,647	11,043	32,690	15,373	13,837	29,210	14,790	15,289	30,080
	Others	890	567	1,458	3,184	1,472	4,656	1,847	617	2,464
	Total	62,903	28,793	91,696	63,505	34,488	97,992	63,744	35,329	99,063
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		8,756	6,527	15,283	9,900	7,807	17,707	10,159	8,620	18,779
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		2,420	2,694	5,114	2,427	1,632	4,058	2,590	1,657	4,247
Others		64	509	573	258	1,097	1,355	99	509	608
Total		11,241	9,730	20,971	12,585	10,535	23,120	12,847	10,786	23,633
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,494	449	1,942	2,158	317	2,475	2,137	328	2,465
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,315	861	3,176	2,276	589	2,864	2,186	592	2,778
	Others	75	28	103	144	50	194	113	35	148
	Total	3,884	1,338	5,222	4,578	956	5,534	4,435	955	5,390
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	1,205	1,205	-	1,516	1,516	-	1,551	1,551
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	10,233	10,233	-	13,642	13,642	-	17,976	17,976
Others		-	73	73	-	233	233	-	158	158
Total		-	11,511	11,511	-	15,392	15,392	-	19,685	19,685

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

Provinces/Regions	Category	(Million Rupees)								
		Jun-23			Mar-24			Jun-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,839	1,951	4,789	2,865	2,085	4,950	2,623	2,075	4,698
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,849	388	2,237	1,785	378	2,163	1,721	359	2,080
	Others	15	6	21	30	14	43	26	10	36
	Total	4,703	2,344	7,047	4,679	2,477	7,156	4,370	2,444	6,814
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		86	2,142	2,228	102	2,508	2,610	112	2,748	2,859
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		74	997	1,071	90	788	878	96	773	869
Others		-	69	69	16	157	173	9	41	49
Total		160	3,208	3,368	208	3,453	3,661	216	3,562	3,778

## 8.11 Advances Classified by Size of Accounts

### Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Jun-23		Mar-24		Jun-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	<b>Less Than 5,000</b>	2,981,713	7,944,901	1,735,960	2,730,233	2,536,528
<b>5,000 to 10,000</b>	124,186	836,791	2,079,892	10,685,457	2,276,816	12,504,855
<b>10,000 to 20,000</b>	102,952	1,472,102	176,348	2,400,890	220,492	3,028,065
<b>20,000 to 25,000</b>	41,587	927,292	36,515	811,769	43,738	975,365
<b>25,000 to 30,000</b>	55,119	1,522,907	40,787	1,130,938	41,710	1,156,492
<b>30,000 to 40,000</b>	128,743	4,466,626	102,084	3,549,604	95,333	3,316,193
<b>40,000 to 50,000</b>	151,663	6,679,186	120,557	5,348,929	113,798	5,075,091
<b>50,000 to 60,000</b>	191,560	10,164,879	138,932	7,385,662	132,262	7,058,607
<b>60,000 to 70,000</b>	177,256	11,196,395	122,261	7,740,452	117,508	7,462,191
<b>70,000 to 80,000</b>	198,092	14,591,431	132,936	9,792,961	125,521	9,293,349
<b>80,000 to 90,000</b>	130,356	10,833,910	91,696	7,649,615	86,000	7,212,137
<b>90,000 to 100,000</b>	117,724	11,106,411	86,925	8,208,444	97,144	9,246,844
<b>100,000 to 200,000</b>	728,899	97,210,666	701,065	86,702,162	630,411	87,208,157
<b>200,000 to 300,000</b>	210,506	48,693,530	275,635	62,501,863	266,805	61,448,427
<b>300,000 to 400,000</b>	81,926	27,792,054	85,403	29,049,684	98,283	33,525,588
<b>400,000 to 500,000</b>	49,379	21,954,685	48,405	21,606,184	57,360	25,630,512
<b>500,000 to 600,000</b>	35,254	18,905,482	32,405	17,384,192	39,015	20,978,945
<b>600,000 to 700,000</b>	16,671	10,777,240	20,608	13,299,246	25,145	16,245,176
<b>700,000 to 800,000</b>	16,592	12,389,152	17,450	12,609,113	19,189	14,323,620
<b>800,000 to 900,000</b>	12,238	10,430,277	15,216	12,456,726	16,100	13,613,994
<b>900,000 to 1,000,000</b>	14,114	13,427,859	15,347	14,224,562	16,486	15,679,237
<b>1,000,000 to 2,000,000</b>	25,292	34,211,118	32,935	39,275,341	32,563	44,028,536
<b>2,000,000 &amp; Over</b>	3,353	9,195,005	108,495	37,313,876	4,540	13,163,354
<b>Total</b>	<b>5,595,175</b>	<b>386,729,898</b>	<b>6,217,857</b>	<b>413,857,903</b>	<b>7,092,747</b>	<b>417,918,067</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 30th June, 2024

(Thousand Rupees)

Size of Account (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5,000	1,335,167	2,637,847	1,201,361	3,105,483	-	-	2,536,528
5,000 to 10,000	2,198,990	11,968,034	77,826	536,821	-	-	2,276,816	12,504,855
10,000 to 20,000	165,915	2,258,345	54,577	769,719	-	-	220,492	3,028,065
20,000 to 25,000	24,698	549,437	19,039	425,903	1	25	43,738	975,365
25,000 to 30,000	22,277	618,374	19,433	538,118	-	-	41,710	1,156,492
30,000 to 40,000	56,084	1,952,496	39,249	1,363,698	-	-	95,333	3,316,193
40,000 to 50,000	76,868	3,435,686	36,930	1,639,404	-	-	113,798	5,075,091
50,000 to 60,000	100,038	5,338,873	32,223	1,719,683	1	52	132,262	7,058,607
60,000 to 70,000	93,112	5,908,212	24,396	1,553,979	-	-	117,508	7,462,191
70,000 to 80,000	99,570	7,371,343	25,951	1,922,006	-	-	125,521	9,293,349
80,000 to 90,000	68,825	5,771,101	17,174	1,440,956	1	81	86,000	7,212,137
90,000 to 100,000	78,507	7,480,681	18,637	1,766,163	-	-	97,144	9,246,844
100,000 to 200,000	488,911	67,502,715	141,485	19,703,228	15	2,214	630,411	87,208,157
200,000 to 300,000	197,030	45,787,591	69,766	15,658,930	9	1,905	266,805	61,448,427
300,000 to 400,000	79,280	27,064,841	19,000	6,459,731	3	1,016	98,283	33,525,588
400,000 to 500,000	47,001	21,003,269	10,359	4,627,243	-	-	57,360	25,630,512
500,000 to 600,000	31,855	17,137,707	7,160	3,841,237	-	-	39,015	20,978,945
600,000 to 700,000	20,778	13,423,887	4,366	2,820,619	1	670	25,145	16,245,176
700,000 to 800,000	15,967	11,920,802	3,221	2,402,098	1	720	19,189	14,323,620
800,000 to 900,000	13,477	11,400,143	2,623	2,213,851	-	-	16,100	13,613,994
900,000 to 1,000,000	13,741	13,066,095	2,745	2,613,142	-	-	16,486	15,679,237
1,000,000 to 2,000,000	27,579	37,265,381	4,984	6,763,155	-	-	32,563	44,028,536
2,000,000 & Over	3,931	11,507,384	609	1,655,970	-	-	4,540	13,163,354
<b>Total</b>	<b>5,259,601</b>	<b>332,370,246</b>	<b>1,833,114</b>	<b>85,541,138</b>	<b>32</b>	<b>6,683</b>	<b>7,092,747</b>	<b>417,918,067</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	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	135,137,522.6	136,889,271.0	135,670,230.8	163,330,644	171,538,693	164,358,814	188,656,708	197,041,909	192,451,683
1) Treasury Bills	41,152,518.6	42,435,742.0	41,139,276.3	94,179,643	101,718,570	94,330,855	103,173,435	110,541,131	104,592,980
2) Pakistan Investment Bonds (PIBs)	93,985,004.0	94,453,529.0	94,530,954.5	69,151,001	69,820,123	70,027,959	85,483,272	86,500,778	87,858,703
a. Fixed Rate	69,128,288.6	69,303,529.0	69,083,419.0	37,791,609	38,100,123	37,812,497	26,638,622	27,365,778	27,252,454
b. Floating Rate	24,856,715.4	25,150,000.0	25,447,535.6	31,359,392	31,720,000	32,215,462	58,844,650	59,135,000	60,606,248
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	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,838.4	255,919.0	255,838.4	255,838	255,919	255,838	606,181	606,262	606,181
IX. MUTUAL FUNDS	17,887,886.0	17,887,886.0	17,887,886.0	2,666,701	2,666,701	2,666,701	164,238	164,238	164,238
X. OTHERS	-	-	-	200,000	200,000	204,119	40,000	40,000	40,848
XI. Islamic Banking Products - Investments	5,319,980.7	5,339,784.7	5,332,243.7	4,364,098	4,391,999	4,384,270	4,645,251	4,675,852	4,664,576
a. Government Islamic Securities	5,279,267.0	5,279,821.0	5,291,530.0	4,331,717	4,332,035	4,351,797	4,615,648	4,615,888	4,634,973
1. GOP Ijara Sukuk	5,279,267.0	5,279,821.0	5,291,530.0	4,331,717	4,332,035	4,351,797	4,615,648	4,615,888	4,634,973
a. Variable Rental Rate (VRR)	5,279,267.0	5,279,821.0	5,291,530.0	4,331,717	4,332,035	4,351,797	299,760	300,000	319,085
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	4,315,888	4,315,888	4,315,888
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	40,713.7	59,963.7	40,713.7	32,381	59,964	32,473	29,603	59,964	29,603
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	40,713.7	59,963.7	40,713.7	32,381	59,964	32,473	29,603	59,964	29,603
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>158,601,228</b>	<b>160,372,861</b>	<b>159,146,199</b>	<b>170,817,281</b>	<b>179,053,312</b>	<b>171,869,742</b>	<b>194,112,378</b>	<b>202,528,261</b>	<b>197,927,526</b>