

# **Microfinance Banks**

## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

Item	Sep-23	Jun-24	Sep-24 P
<b>Assets</b>	<b>779,374,599</b>	<b>883,891,919</b>	<b>889,926,794</b>
<b>I. Currency and Deposits</b>	<b>81,936,006</b>	<b>96,150,676</b>	<b>66,201,287</b>
1. Currency	8,846,808	11,382,701	11,311,338
2. Transferable Deposits	56,257,899	76,724,429	43,233,154
3. Restricted/ compulsory deposits	374,711	747,488	6,913,932
4 Other Deposits	16,456,589	7,296,058	4,742,863
<b>II. Securities (other than shares)</b>	<b>137,929,465</b>	<b>165,626,969</b>	<b>183,160,290</b>
1. Short-term	48,913,702	92,899,670	113,518,142
2. Long-term	89,015,763	72,727,299	69,642,148
<b>III. Loans extended (Advances)<sup>1</sup></b>	<b>466,691,036</b>	<b>507,192,430</b>	<b>524,704,931</b>
1. Short-term	305,153,702	323,499,609	364,551,479
A) Money at call	1,113,902	4,062,034	9,687,494
B) Reverse Repo	5,725,697	9,108,169	14,619,366
C) Bills purchased and discounted	-	-	216,403
D) Other short-term loans	298,314,103	310,329,406	340,028,216
2. Long-term	161,537,334	183,692,821	160,153,452
<b>IV. Shares and other equity</b>	<b>-</b>	<b>164,238</b>	<b>-</b>
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	164,238	-
<b>V. Insurance Technical Reserve</b>	<b>153,957</b>	<b>173,979</b>	<b>146,842</b>
<b>VI. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Other accounts receivable</b>	<b>35,730,912</b>	<b>52,046,424</b>	<b>57,261,127</b>
1. Trade credit and advances	74,239	45,009	272,793
2. Others	35,656,673	52,001,415	56,988,334
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	46,069	5,705,708	5,699,368
D) Miscellaneous assets residents sector	35,610,604	46,295,707	51,288,966
E) Other non- resident accounts receivable	-	-	-
<b>VIII. Non-financial assets</b>	<b>56,933,223</b>	<b>62,537,203</b>	<b>58,452,318</b>
1. Produced assets	55,053,274	60,652,892	56,621,148
A) Tangible fixed assets	44,147,864	48,518,125	44,588,067
a) Dwellings	2,554,500	3,160,323	3,196,700
i) Building on freehold land	-	253,420	253,420
ii) Building on leasehold land	2,554,500	2,906,903	2,943,280
b) Other buildings and structures	10,067,868	10,886,978	9,021,522
i) Building on freehold land	918,060	920,633	920,633
ii) Building on leasehold land	9,149,808	9,966,345	8,100,889
c) Machinery and equipment	23,952,587	26,795,633	24,354,145
i) Transport equipment	1,746,609	1,792,976	1,776,510
ii) Furniture & Fixtures	2,827,066	2,926,213	3,853,252
iii) Office equipment	12,402,445	15,184,325	13,335,897
iv) Other machinery & equipment	6,976,467	6,892,120	5,388,486
d) Other tangible fixed assets n.e.s	7,572,909	7,675,191	8,015,700
B) Intangible fixed assets	10,905,410	12,134,766	12,033,081
a) Computer software	9,556,271	10,641,243	10,448,931
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,349,139	1,493,523	1,584,150
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,879,949	1,602,830	1,824,646
A) Tangible non-produced assets	1,857,690	1,580,571	1,802,387
a) Land	343,470	90,050	90,050
i) Land underlying Buildings and structures	343,470	90,050	90,050
1. Freehold land	343,470	90,050	90,050
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,514,220	1,490,521	1,712,337
B) Intangible non-produced assets	22,259	22,259	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	22,259	22,259	22,259
3. Capital work in progress	-	281,481	6,524

## 8.1 Assets and Liabilities

### Microfinance Banks

(Thousand Rupees)

Item	Sep-23	Jun-24	Sep-24 P
<b>Liabilities</b>	<b>779,374,599</b>	<b>883,891,919</b>	<b>889,926,794</b>
<b>I. Deposits<sup>2</sup></b>	<b>545,972,489</b>	<b>652,679,180</b>	<b>662,254,676</b>
1. Transferable Deposits	344,245,296	395,364,687	527,505,710
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	201,727,193	257,314,493	134,748,966
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	<b>8,032,658</b>	<b>6,893,084</b>	<b>7,819,359</b>
1. Short-term	-	-	-
2. Long-term	8,032,658	6,893,084	7,819,359
<b>III. Loans (Borrowings)</b>	<b>71,501,372</b>	<b>42,375,914</b>	<b>43,644,823</b>
1. Short-term	7,410,772	14,531,294	18,284,709
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	992,532	-	3,763,420
C) Other short-term borrowings	6,418,240	14,531,294	14,521,289
2. Long-term borrowings	64,090,600	27,844,620	25,360,114
<b>IV. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>V. Other accounts payable</b>	<b>111,211,377</b>	<b>161,318,049</b>	<b>151,935,281</b>
1. Provision for losses	29,626,935	51,127,000	45,779,481
A) Provision for loan losses-Specific	25,842,413	50,521,974	40,948,143
B) Provision for loan losses-General	3,784,522	605,026	4,830,492
C) Provision for other losses	-	-	846
2. Accumulated Depreciation	31,190,347	35,454,662	31,446,034
3. Other accounts payable to other resident Sectors	50,394,095	74,736,388	74,709,766
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	187,974	154,570	131,493
D) Miscellaneous liability items	50,206,121	74,581,818	74,578,273
a) Suspense account	2,051	-	0
b) Provision for expected costs	1,431,909	2,236,206	1,430,947
c) Deferred tax liabilities	-	-	-
d) Accrued wages	355,062	276,281	296,040
e) Accrued rent	74	12,919	1,816
f) Accrued taxes	550,454	896,001	872,555
g) Other miscellaneous liability items	47,866,571	71,160,405	71,976,915
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>42,656,704</b>	<b>20,625,698</b>	<b>24,272,655</b>
1. Quoted	13,003,447	19,003,447	19,003,447
2. Non quoted	24,312,407	29,359,107	30,488,403
3. Investment fund shares	-	-	-
4. Retained earnings	(48,939,110)	(77,557,916)	(73,706,850)
5. Current year result	(3,229,137)	(9,264,667)	(12,387,499)
6. General and special reserve	57,224,212	58,619,030	59,664,316
7. Valuation adjustments	284,885	466,698	1,210,838

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	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
<b>A. Mark-Up/Return/Interest Earned</b>	<b>54,420,089</b>	<b>76,623,468</b>	<b>64,770,178</b>
1. Loans and advances	30,160,557	44,776,803	35,813,926
2. Investments	8,503,960	12,752,114	9,155,066
3. Lendings to financial institutions	207,176	652,448	995,917
4. Balances with banks	2,281,204	942,023	1,356,271
5. Income from inter-office lending	12,919,976	17,459,410	17,087,766
6. Other	347,216	40,671	361,232
<b>B. Mark-Up/Return/Interest Expensed</b>	<b>38,717,705</b>	<b>49,230,386</b>	<b>44,151,774</b>
1. Deposits	20,950,387	28,532,797	24,447,714
2. Borrowings	3,671,413	1,857,710	1,610,830
3. Subordinated debt	660,725	765,518	614,717
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	181,945	345,492	382,636
6. Expense on inter-office borrowing	12,919,976	17,459,408	17,087,767
7. Other	333,259	269,461	8,110
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	<b>15,702,383</b>	<b>27,393,082</b>	<b>20,618,404</b>
<b>C. Non Mark-UP/Return/Interest Income</b>	<b>9,213,737</b>	<b>11,917,717</b>	<b>9,368,987</b>
1. Fee & Commission Income	5,983,557	5,456,342	5,367,387
i. Branch banking customer fees	1,629,481	4,080,200	4,115,971
ii. Consumer finance related fees	203,807	247,779	293,665
iii. Card related fees	87,924	114,581	114,135
iv. Credit related fees	751,321	617,615	607,447
v. Investment banking fee	-	-	-
vi. Commission on trade	234	242	178
vii. Commission on guarantees	-	-	127
viii. Commission on cash management	5,087	4,258	4,925
ix. Commission on remittances including home remittances	435	117	300
x. Commission on utility bills	581,754	850	2,149
xi. Commission income - Bancassurance	2,063	3,986	4,730
xii. Rent on lockers	644	264	284
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,720,807	386,451	223,475
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	7,659	2,138	(130,160)
i. Realised	3,104	1,716	(234,412)
ii. Unrealised - held for trading	4,555	422	104,252
6. Other Income	3,222,521	6,459,237	4,131,760
i. Rent on property	-	-	8
ii. Gain on sale of fixed assets-net	(3,552)	17,303	(15,844)
iii. Loss on termination of lease liability against right of use assets	17,458	6,346	-
iv. Gain on sale of non banking assets - net	-	0	(2)
v. Other	3,208,615	6,435,588	4,147,598
<b>II. Total Income (I + C)</b>	<b>24,916,120</b>	<b>39,310,799</b>	<b>29,987,391</b>

## 8.2 Profit and Loss Accounts

### Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jul-Sep 2023 R	Apr-Jun 2024 R	Jul-Sep 2024 P
<b>D. Non Mark-UP/Return/Interest Expenses</b>	<b>24,010,589</b>	<b>37,466,026</b>	<b>30,104,844</b>
<b>1. Operating expenses</b>	<b>23,926,285</b>	<b>37,371,518</b>	<b>30,002,445</b>
i. Total compensation expense	6,555,165	7,092,830	7,451,299
ii. Property expense	5,249,970	6,137,900	4,437,321
a. Rent and taxes	324,173	152,080	160,653
b. Insurance	547,528	843,799	664,687
c. Utilities cost	730,299	657,492	819,722
d. Lease rental	70,129	-	-
e. Fuel expense generators	120,709	107,950	127,702
f. Security (including guards)	414,005	603,564	597,803
g. Repair and maintenance (including janitorial charges)	1,134,641	1,665,351	600,393
h. Depreciation on right-of-use assets	398,496	483,667	545,198
i. Depreciation	1,509,991	1,623,996	921,163
iii. Information technology expenses	833,981	1,238,919	2,859,179
iv. Other operating expenses	11,287,169	22,901,869	15,254,646
<b>2. Workers welfare fund</b>	<b>71,803</b>	<b>73,040</b>	<b>90,429</b>
<b>3. Other charges</b>	<b>12,501</b>	<b>21,468</b>	<b>11,971</b>
i. Penalties imposed by State Bank of Pakistan	12,417	1,270	4,119
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	84	20,198	7,852
<b>III. Profit before provisions (II - D)</b>	<b>905,531</b>	<b>1,844,773</b>	<b>(117,453)</b>
<b>E. Provisions / (reversals) and write offs - net</b>	<b>1,984,259</b>	<b>6,239,296</b>	<b>8,968,997</b>
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	1,999,750	6,990,360	9,898,722
4. (Reversals) / provisions against off balance sheet items	-	23,575	121,522
5. Reversals against other assets	248,845	-	-
6. Recovery of written off / charged off bad debts	(264,336)	(774,639)	(1,051,247)
<b>F. Extra ordinary / unusual items</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IV. Profit Before Taxation (III - E - F)</b>	<b>(1,078,727)</b>	<b>(4,394,522)</b>	<b>(9,086,450)</b>
<b>G. Taxation</b>	<b>(561,055)</b>	<b>1,391,306</b>	<b>(7,965,667)</b>
1. Current	634,443	1,527,885	898,046
2. Prior	-	-	-
3. Deferred	(1,195,498)	(136,579)	(8,863,713)
<b>V. Profit After Taxation (IV - G)</b>	<b>(517,672)</b>	<b>(5,785,829)</b>	<b>(1,120,784)</b>
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	<b>27,403</b>	<b>25,565</b>	<b>25,552</b>
<b>1. Permanent</b>	<b>19,711</b>	<b>19,113</b>	<b>18,814</b>
a. Male	17,206	16,558	16,231
b. Female	2,505	2,555	2,583
<b>2. Contractual</b>	<b>7,692</b>	<b>6,452</b>	<b>6,738</b>
a. Male	6,475	5,413	5,618
b. Female	1,217	1,039	1,120

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

### 8.3 Deposits Distributed by Type of Accounts

#### Microfinance Banks

Type of Account	(Thousand Rupees)					
	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	98,979,240	134,242,936	109,039,131	182,929,731	112,860,771	183,057,236
II. Call Deposits	1,728	862,137	1,770	994,791	1,693	264,073
III. Other Deposit Accounts	111	9,262	-	-	-	-
IV. Saving Deposits	2,990,979	178,626,470	924,672	184,631,543	939,604	177,780,243
V. Fixed or Term Deposits	108,729	215,801,950	113,540	269,134,089	117,068	286,010,851
1) Less Than Three Months	1,219	4,981,934	1,452	4,550,628	1,308	2,286,676
2) For Three Months and Over but Less Than Six Months	2,033	9,343,169	1,781	6,631,652	2,249	7,269,765
3) For Six Months and Over but Less Than One Year	5,202	19,853,465	5,410	11,927,269	6,817	23,426,493
4) For One Year & Over but Less Than Two Years	51,681	125,138,328	69,482	192,992,163	73,223	201,751,177
5) For Two Years & Over but Less Than Three Years	3,850	5,817,408	3,234	6,044,490	2,892	5,628,121
6) For Three Years & Over but Less Than Four Years	37,016	44,633,469	26,812	42,629,297	25,717	41,765,554
7) For Four Years & Over but Less Than Five Years	42	30,828	15	18,583	13	21,010
8) For Five Years & Over but Less Than Ten Years	7,686	6,003,349	5,354	4,340,007	4,849	3,862,054
9) For Ten Years and Over	-	-	-	-	-	-
<b>Total</b>	<b>102,080,787</b>	<b>529,542,755</b>	<b>110,079,113</b>	<b>637,690,154</b>	<b>113,919,136</b>	<b>647,112,402</b>

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

Microfinance Banks  
As on 30th September, 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	77,923,480	137,787,627.75	34,895,244	28,183,583.24	9,623	859,249.02	32,424	16,226,776.19	112,860,771	183,057,236
II. Call Deposits	1,260	202,329	18	7,195	5	8,941	410	45,608	1,693	264,073
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	606,158	58,809,782	306,219	15,148,067	9,875	7,782,726	17,352	96,039,667	939,604	177,780,243
V. Fixed or Term Deposits	72,247	107,096,192	33,619	42,589,179	9,104	22,443,605	2,098	113,881,874	117,068	286,010,851
1) Less Than Three Months	880	1,505,638	333	459,510	48	35,080	47	286,448	1,308	2,286,676
2) For Three Months and Over but Less Than Six Months	1,376	2,780,264	679	1,096,996	149	321,830	45	3,070,675	2,249	7,269,765
3) For Six Months and Over but Less Than One Year	4,319	7,727,462	2,035	4,213,798	284	536,896	179	10,948,336	6,817	23,426,493
4) For One Year & Over but Less Than Two Years	44,525	63,413,597	20,549	24,977,952	6,753	15,158,533	1,396	98,201,095	73,223	201,751,177
5) For Two Years & Over but Less Than Three Years	1,802	3,397,761	945	1,234,722	123	607,392	22	388,247	2,892	5,628,121
6) For Three Years & Over but Less Than Four Years	16,932	26,537,730	7,758	9,755,385	825	4,776,250	202	696,189	25,717	41,765,554
7) For Four Years & Over but Less Than Five Years	8	5,790	2	420	3	14,800	-	-	13	21,010
8) For Five Years and Over but Less Than Ten Years	2,405	1,727,950	1,318	850,396	919	992,824	207	290,884	4,849	3,862,054
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>78,603,145</b>	<b>303,895,931</b>	<b>35,235,100</b>	<b>85,928,024</b>	<b>28,607</b>	<b>31,094,521</b>	<b>52,284</b>	<b>226,193,926</b>	<b>113,919,136</b>	<b>647,112,402</b>

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	529,542,755	637,690,154	183,057,236	264,073	-	177,780,243
<b>I. GOVERNMENT</b>	33,167,980	30,118,950	5,761,605	220	-	4,520,730
A. Federal Government	14,036,012	9,970,649	3,336,844	-	-	1,303,242
B. Provincial Governments	18,925,216	19,907,390	2,424,582	100	-	3,199,174
C. Local Bodies	206,752	240,911	178	120	-	18,315
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	3,241,233	32,788,207	709,603	33	-	3,718,716
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	173	464,316	4,961	-	-	420,038
Utilities	-	4,793	669,374	-	-	-
Transport, storage and communications	4,149	117,263	32,639	-	-	22,026
Manufacturing	1,105,752	32,187,430	-	-	-	3,272,856
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	2	2	2	-	-	-
Others	2,131,124	14,370	2,627	-	-	3,795
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	90,423,388	81,373,540	323,104	60	-	66,407,386
Mutual Funds and AMCs	51,220,716	46,172,608	2,782	-	-	42,801,261
Insurance & Pension Funds	2,295,970	1,862,349	230,049	60	-	1,437,654
MFI and DFIs	5,321,095	7,461,177	63,273	-	-	6,835,759
Stock Exchange & Brokerage Houses	11,610	8,724	129	-	-	5,983
Modarabas	180,555	77,707	38	-	-	34,110
Other NBFIs	31,393,443	25,790,974	26,833	-	-	15,292,619
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	41,280,122	47,272,025	8,456,958	133,215	-	14,790,592
A. Agriculture, forestry and fishing	4,031,883	6,287,402	1,697,226	55	-	1,775,298
1. Crop and animal production, hunting and related service activities	3,609,446	5,577,926	1,697,201	55	-	1,722,717
Growing of Wheat, Rice, Sugar Cane & Cotton	2,315,523	2,262,909	422,427	53	-	1,069,677
Growing of tropical, subtropical, pome and stone fruits & vegetables	3,588	9,260	7,326	-	-	615
Growing of other fruits, vegetables and crops	53,591	30,777	4,838	2	-	40,900
Raising of livestock and other related activities	315,925	2,184,417	1,178,527	-	-	75,368
Other agricultural support activities	920,819	1,090,564	84,084	-	-	536,156
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	422,437	709,476	25	-	-	52,581
B. Mining and quarrying	8,024	41,543	3,623	16	-	37,901
05 - Mining of coal and lignite	-	3	2	-	-	-
06 - Extraction of crude petroleum and natural gas	7,140	41,367	1,295	-	-	37,901
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	20	56	46	-	-	-
09 - Mining support service activities	864	117	2,279	16	-	-
C. Manufacturing	3,066,404	1,972,210	292,550	8,539	-	897,065
10 - Manufacture of food products	90,114	211,446	42,068	2,131	-	107,370
11 - Manufacture of beverages	17,317	3,915	825	-	-	1,531
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	465,859	457,300	19,820	-	-	455,080
Preparation and spinning of textile fibres	65,947	24,380	1,962	-	-	12,879
Weaving of textiles	32,124	30,949	7,452	-	-	27,955
Finishing of textiles	294	686	285	-	-	411
Manufacture of knitted and crocheted fabrics	357	2,743	2,543	-	-	-
Manufacture of made-up textile articles, except apparel	15,754	15,602	4,863	-	-	9,558
Manufacture of carpets and rugs	345,420	379,853	0	-	-	404,186
Manufacture of other textiles n.e.c.	5,963	3,087	2,716	-	-	91
14 - Manufacture of wearing apparel	338,383	169,265	130,241	-	-	1,164
15 - Manufacture of leather and related products	1,344	3,165	348	-	-	2,843

# of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
9,556,441	23,426,493	201,751,177	5,628,121	41,765,554	21,010	3,862,054	-	286,010,851	647,112,402
334,064	4,267,119	14,914,610	54,000	66,774	-	47,000	-	19,683,566	29,966,121
64,754	1,774,452	2,506,750	26,000	25,000	-	45,000	-	4,441,955	9,082,041
269,310	2,492,667	12,260,460	-	-	-	2,000	-	15,024,437	20,648,293
-	-	147,400	28,000	41,774	-	-	-	217,174	235,787
-	-	25,415,300	-	-	-	-	-	25,415,300	29,843,651
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	424,999
-	-	-	-	-	-	-	-	-	669,374
-	-	-	-	-	-	-	-	-	54,665
-	-	24,000,000	-	-	-	-	-	24,000,000	27,272,856
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	2
-	-	1,415,300	-	-	-	-	-	1,415,300	1,421,723
2,147,300	4,327,400	7,725,268	-	-	-	-	-	14,199,968	80,930,518
-	-	600,000	-	-	-	-	-	600,000	43,404,043
250,000	25,000	504,500	-	-	-	-	-	779,500	2,447,263
-	40,000	1,686,700	-	-	-	-	-	1,726,700	8,625,732
-	-	-	-	-	-	-	-	-	6,112
-	-	70,675	-	-	-	-	-	70,675	104,823
1,897,300	4,262,400	4,863,393	-	-	-	-	-	11,023,093	26,342,545
2,494,124	4,712,859	16,179,545	528,893	949,062	19,710	26,343	-	24,910,536	48,291,302
195,705	385,632	1,110,040	24,982	185,427	16,460	10,751	-	1,928,997	5,401,576
195,705	385,632	530,040	24,982	159,927	16,460	10,751	-	1,323,497	4,743,470
12,601	56,249	460,294	20,477	150,235	16,460	10,751	-	727,067	2,219,224
-	-	-	-	-	-	-	-	-	7,941
-	1,000	1,000	2,100	850	-	-	-	4,950	50,690
1,331	9,144	37,330	750	8,467	-	-	-	57,022	1,310,917
181,773	319,239	31,416	1,655	375	-	-	-	534,458	1,154,698
-	-	-	-	-	-	-	-	-	-
-	-	580,000	-	25,500	-	-	-	605,500	658,106
-	-	-	-	-	-	-	-	-	41,540
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	39,196
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	46
-	-	-	-	-	-	-	-	-	2,295
685,554	349,092	218,451	35,000	4,992	-	-	-	1,293,089	2,491,243
14,400	111,450	2,287	-	808	-	-	-	128,945	280,515
-	-	1,100	-	-	-	-	-	1,100	3,456
-	-	-	-	-	-	-	-	-	-
-	550	21,400	-	-	-	-	-	21,950	496,850
-	-	12,000	-	-	-	-	-	12,000	26,841
-	-	1,000	-	-	-	-	-	1,000	36,407
-	-	-	-	-	-	-	-	-	696
-	-	-	-	-	-	-	-	-	2,543
-	550	8,400	-	-	-	-	-	8,950	23,371
-	-	-	-	-	-	-	-	-	404,186
-	-	-	-	-	-	-	-	-	2,806
-	1,000	21,400	-	300	-	-	-	22,700	154,105
-	-	-	-	-	-	-	-	-	3,191

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Sep-23	Jun-24	Sep-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	80	87	76	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	468	659	152	-	-	525
Manufacture of footwear	796	2,419	120	-	-	2,316
a. Leather wear	795	2,418	119	-	-	2,316
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	969	629	411	-	-	5
17 - Manufacture of paper and paper products	288	450	2,470	-	-	4
18 - Printing and reproduction of recorded media	5,751	9,137	2,515	23	-	715
Printing and other service activities related to printing	5,751	9,134	2,473	23	-	715
Reproduction of recorded media	-	3	42	-	-	-
19 - Manufacture of coke and refined petroleum products	1,575	3,722	1,727	-	-	151
20 - Manufacture of chemicals and chemical products	1,337,003	47,221	6,218	75	-	8,209
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,126	9,192	1,233	4,480	-	56
22 - Manufacture of rubber and plastics products	13,490	7,415	5,527	8	-	42
23 - Manufacture of other non-metallic mineral products	31,500	50,012	46,190	1,800	-	130
24 - Manufacture of basic metals	9,327	4,264	1,309	-	-	4,099
25 - Manufacture of fabricated metal products, except machinery and equipment	20	16	16	-	-	-
26 - Manufacture of computer, electronic and optical products	6,945	3,980	1,205	-	-	17,442
27 - Manufacture of electrical equipment	6,984	10,985	2,176	-	-	6,877
28 - Manufacture of machinery and equipment	516	507	10	-	-	468
29 - Manufacture of motor vehicles, trailers and semi-trailers	390	451	272	11	-	-
30 - Manufacture of other transport equipment	540	2	0	-	-	2
31 - Manufacture of furniture	4,252	12,171	765	-	-	4,593
32 - Other manufacturing	729,703	966,236	27,188	11	-	286,283
Manufacture of jewellery and related articles	19,556	91,868	5,250	-	-	16,915
Manufacture of imitation jewellery and related articles	714	749	7	-	-	762
Manufacture of musical instruments	34	5	-	-	-	4
Manufacture of sports goods	3	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	3,240	6,027	1,488	-	-	537
Manufacture of Handicrafts	1,662	1,928	461	-	-	106
Other manufacturing n.e.c.	704,493	865,657	19,979	11	-	267,959
33 - Repair and installation of machinery and equipment	7	729	14	-	-	-
D. Electricity, gas, steam and air conditioning supply	13,866	21,516	2,335	-	-	4,993
Electric power generation, transmission and distribution	13,835	7,985	2,335	-	-	4,993
a) Hydal	3,704	6,188	736	-	-	4,991
b) Thermal	-	49	27	-	-	3
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	9,391	1,742	1,566	-	-	-
f) Other	740	6	7	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	26	13,526	-	-	-	-
Steam and air conditioning supply	5	5	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	2,501	225	236	-	-	-
36 - Water collection, treatment and supply	2,461	210	209	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	40	15	27	-	-	-
F. Construction	907,970	1,914,681	226,031	80,032	-	154,522
41 - Construction of buildings	808,124	1,614,848	91,210	30,565	-	144,714
42 - Civil engineering	99,377	298,916	134,608	49,467	-	9,646
43 - Specialized construction activities	469	917	212	-	-	162

# of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	77
-	-	-	-	-	-	-	-	-	677
-	-	-	-	-	-	-	-	-	2,436
-	-	-	-	-	-	-	-	-	2,435
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	416
-	-	-	-	-	-	-	-	-	2,474
-	-	5,000	-	-	-	-	-	5,000	8,254
-	-	5,000	-	-	-	-	-	5,000	8,211
-	-	-	-	-	-	-	-	-	42
-	-	-	-	-	-	-	-	-	1,878
-	-	35,000	-	-	-	-	-	35,000	49,502
-	-	-	-	3,284	-	-	-	3,284	9,053
250,000	6,000	-	-	-	-	-	-	256,000	304,120
-	-	-	-	-	-	-	-	-	5,409
-	-	-	-	-	-	-	-	-	16
-	-	1,000	-	-	-	-	-	1,000	19,647
-	-	-	-	-	-	-	-	-	9,053
-	-	-	-	-	-	-	-	-	478
-	-	-	-	-	-	-	-	-	283
-	-	-	-	-	-	-	-	-	2
-	6,600	160	-	-	-	-	-	6,760	12,118
421,154	223,492	131,104	35,000	600	-	-	-	811,350	1,124,832
3,500	500	9,300	1,000	-	-	-	-	14,300	36,465
-	-	-	-	-	-	-	-	-	769
-	-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
700	-	200	700	-	-	-	-	1,600	3,625
-	-	300	-	600	-	-	-	900	1,467
416,954	222,992	121,304	33,300	-	-	-	-	794,550	1,082,499
-	-	800	100	600	-	-	-	1,500	8,829
-	-	800	100	600	-	-	-	1,500	8,829
-	-	800	-	-	-	-	-	800	6,526
-	-	-	-	-	-	-	-	-	30
-	-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	-	700	2,266
-	-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	236
-	-	-	-	-	-	-	-	-	209
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	27
199,700	66,120	503,000	22,500	46,300	-	-	-	837,620	1,298,204
199,700	66,120	502,900	22,500	46,300	-	-	-	837,520	1,104,008
-	-	100	-	-	-	-	-	100	193,821
-	-	-	-	-	-	-	-	-	374

## 8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Sep-23	Jun-24	Sep-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>						
45 - Wholesale and retail trade and repair of motor vehicles and	7,674,446	9,641,691	2,019,384	38,578	-	3,361,700
46 - Wholesale trade, except of motor vehicles and motorcycles	79,458	127,162	37,757	-	-	71,792
47 - Retail trade, except of motor vehicles and motorcycles	3,697,209	5,505,975	521,620	10,544	-	2,306,975
49 - Land transport and transport via pipelines	3,897,779	4,008,554	1,460,008	28,034	-	982,933
<b>H. Transportation and storage</b>	78,147	90,180	62,656	56	-	13,945
50 - Water transport	36,066	40,343	39,527	56	-	1,355
51 - Air transport	-	29	29	-	-	-
52 - Warehousing and support activities for transportation	7,523	9,574	2,927	-	-	-
53 - Courier activities other than national post activities	13,384	12,323	980	-	-	12,551
<b>I. Accommodation and food service activities</b>	21,174	27,911	19,193	-	-	39
55 - Accommodation	472,395	294,908	15,062	4	-	27,850
56 - Food and beverage service activities	455,658	267,748	6,496	-	-	16,373
<b>J. Information and communication</b>	16,737	27,160	8,565	4	-	11,477
58 - Publishing activities	5,936,775	8,033,411	736,171	908	-	3,503,032
59 - Motion picture, video and television programme production, sound recording and music publishing activities	189,047	5,376	5,327	-	-	338
60 - Programming and broadcasting activities	641	271	342	-	-	7
61 - Telecommunications	5	990	990	-	-	-
62 - Computer programming, consultancy and related activities	4,388,370	5,093,985	22,109	400	-	1,591,622
63 - Information service activities	319,607	810,734	511,481	508	-	1,061,045
<b>K. Real estate activities</b>	1,039,105	2,122,056	195,921	-	-	850,020
<b>L. Professional, scientific and technical activities</b>	210,244	332,695	5,789	13	-	79,888
69 - Legal and accounting activities	1,573,457	1,097,913	52,918	2,843	-	440,040
70 - Activities of head offices; management consultancy activities	466,808	574,792	26,067	1,173	-	186,111
71 - Architectural and engineering activities; technical testing and analysis	218,326	160,100	6,812	-	-	137,273
72 - Scientific research and development	119,207	168,202	8,840	1,670	-	41,831
73 - Advertising and market research	24	3,380	21	-	-	1,357
74 - Other professional, scientific and technical activities	35,431	60,218	8,987	-	-	37,135
75 - Veterinary activities	733,658	131,218	2,190	-	-	36,333
<b>M. Administrative and support service activities</b>	2	2	2	-	-	-
77 - Rental and leasing activities	740,277	688,793	163,361	363	-	240,468
78 - Employment activities	33,714	39,126	546	-	-	1,276
79 - Travel agency, tour operator, reservation service and related activities	156,976	1,012	499	-	-	46,808
80 - Security and investigation activities	79,180	113,540	19,200	34	-	51,521
81 - Services to buildings and landscape activities	62,363	68,706	48,873	-	-	22,112
82 - Office administrative, office support and other business support activities	2,565	1,521	508	24	-	228
<b>N. Education</b>	405,479	464,888	93,735	305	-	118,522
<b>O. Human health and social work activities</b>	3,663,447	2,428,586	174,637	274	-	762,148
86 - Human health activities	708,414	1,762,918	65,948	1,350	-	372,277
87 - Residential care activities	662,964	1,601,382	64,220	1,350	-	365,361
88 - Social work activities with and without accommodation	8,960	131,135	55	-	-	5,779
<b>P. Arts, entertainment and recreation</b>	36,490	30,401	1,673	-	-	1,137
<b>Q. Other service activities</b>	4,061	9,527	3,774	-	-	2,536
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	12,187,812	12,653,827	2,935,257	185	-	3,116,929
A. Private Trusts and Non-profit Organizations	46,752,546	54,416,783	2,369,992	5,618	-	11,391,715
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	25,652,540	32,020,191	362,006	5,517	-	6,675,114
<b>VI. PERSONAL</b>	21,100,006	22,396,592	2,007,986	101	-	4,716,600
A. Salaried persons	255,731,371	315,168,871	95,159,074	124,792	-	74,153,929
B. Self employed	29,482,551	35,434,427	3,202,768	1,210	-	9,016,292
C. Other Personal	99,479,086	123,068,847	12,989,455	68,046	-	39,332,673
<b>VII. OTHER</b>	126,769,733	156,665,597	78,966,850	55,536	-	25,804,963
<b>Total</b>	58,946,115	76,551,779	70,276,900	134	-	2,797,175
<b>Total</b>	529,542,755	637,690,154	183,057,236	264,073	-	177,780,243

## of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-24 P

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
657,429	1,910,692	2,377,112	63,186	149,100	3,050	9,047	-	5,169,616	10,589,278
100	17,900	15,950	50	-	-	-	-	34,000	143,548
601,837	1,721,466	617,584	57,136	52,750	3,050	4,070	-	3,057,893	5,897,032
55,492	171,326	1,743,578	6,000	96,350	-	4,977	-	2,077,723	4,548,697
-	-	16,000	-	900	-	-	-	16,900	93,557
-	-	16,000	-	900	-	-	-	16,900	57,838
-	-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	-	2,927
-	-	-	-	-	-	-	-	-	13,531
-	-	-	-	-	-	-	-	-	19,233
3,200	9,070	276,575	-	-	-	-	-	288,845	331,761
200	-	276,575	-	-	-	-	-	276,775	299,644
3,000	9,070	-	-	-	-	-	-	12,070	32,117
200	508,500	2,997,063	1,500	-	-	-	-	3,507,263	7,747,374
200	500	-	-	-	-	-	-	700	6,366
-	-	-	-	-	-	-	-	-	349
-	-	-	-	-	-	-	-	-	990
-	500,000	2,500,000	-	-	-	-	-	3,000,000	4,614,132
-	8,000	-	-	-	-	-	-	8,000	1,581,034
-	-	497,063	1,500	-	-	-	-	498,563	1,544,503
8,970	5,450	59,350	195,500	10,000	-	-	-	279,270	364,960
165,657	356,663	210,192	16,250	1,333	-	-	-	750,095	1,245,895
128,290	132,558	128,450	16,250	-	-	-	-	405,548	618,899
-	3,500	3,500	-	-	-	-	-	7,000	151,085
27,045	65,425	48,742	-	-	-	-	-	141,212	193,552
-	-	-	-	-	-	-	-	-	1,378
-	94,630	500	-	-	-	-	-	95,130	141,252
10,322	60,550	29,000	-	1,333	-	-	-	101,205	139,728
-	-	-	-	-	-	-	-	-	2
1,800	24,301	174,740	16,250	6,624	-	1,000	-	224,715	628,907
-	5,000	-	15,000	-	-	-	-	20,000	21,822
-	-	-	-	-	-	-	-	-	47,307
1,100	-	-	-	5,600	-	1,000	-	7,700	78,455
700	6,000	1,250	-	-	-	-	-	7,950	78,936
-	-	1,000	-	-	-	-	-	1,000	1,760
-	13,301	172,490	1,250	1,024	-	-	-	188,065	400,627
193,321	161,164	1,211,226	6,129	3,325	-	5,545	-	1,580,710	2,517,769
127,204	273,004	847,315	786	1,500	-	-	-	1,249,809	1,689,385
127,204	273,004	717,315	786	1,500	-	-	-	1,119,809	1,550,741
-	-	130,000	-	-	-	-	-	130,000	135,834
-	-	-	-	-	-	-	-	-	2,810
-	-	-	-	-	-	-	-	-	6,310
255,384	663,171	6,177,681	146,710	538,961	200	-	-	7,782,107	13,834,479
259,212	1,429,789	35,336,837	105,347	502,789	-	224,875	-	37,858,850	51,626,175
141,000	824,000	20,201,450	50,000	371,540	-	177,803	-	21,765,794	28,808,432
118,212	605,789	15,135,387	55,347	131,249	-	47,071	-	16,093,056	22,817,743
4,244,906	8,478,328	97,136,694	4,886,082	39,982,259	1,300	3,512,319	-	158,241,888	327,679,682
790,779	1,707,147	15,042,351	963,278	7,180,214	550	174,820	-	25,859,138	38,079,408
1,066,122	2,246,967	45,448,921	2,845,823	21,183,064	-	549,415	-	73,340,312	125,730,486
2,388,006	4,524,214	36,645,423	1,076,981	11,618,981	750	2,788,084	-	59,042,438	163,869,788
76,834	210,999	5,042,923	53,800	264,670	-	51,518	-	5,700,744	78,774,953
9,556,441	23,426,493	201,751,177	5,628,121	41,765,554	21,010	3,862,054	-	286,010,851	647,112,402

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

Microfinance Banks  
As on 30th September, 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>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>78,603,145</b>	<b>303,895,931</b>	<b>35,235,100</b>	<b>85,928,024</b>	<b>28,607</b>	<b>31,094,521</b>	<b>52,284</b>	<b>226,193,926</b>	<b>113,919,136</b>	<b>647,112,402</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	391	9,082,041	391	9,082,041
B. Provincial Governments	-	-	-	-	-	-	783	20,648,293	783	20,648,293
C. Local Bodies	-	-	-	-	-	-	80	235,787	50	235,787
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	12	424,999	12	424,999
Utilities	-	-	-	-	-	-	3	669,374	3	669,374
Transport, storage and communications	-	-	-	-	-	-	5	54,665	5	54,665
Manufacturing	-	-	-	-	-	-	45	27,272,856	45	27,272,856
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	1	2	1	2
Others	-	-	-	-	-	-	16	1,421,723	16	1,421,723
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	165	43,404,043	165	43,404,043
Insurance & Pension Funds	-	-	-	-	-	-	582	2,447,263	582	2,447,263
MFIs and DFIs	-	-	-	-	-	-	157	8,625,732	157	8,625,732
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	12	6,112	12	6,112
Modarabas	-	-	-	-	-	-	15	104,823	15	104,823
Other NBFIs	-	-	-	-	-	-	363	26,342,545	363	26,342,545
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,974,616</b>	<b>15,755,056</b>	<b>288,167</b>	<b>4,896,284</b>	<b>5,173</b>	<b>2,039,159</b>	<b>16,072</b>	<b>25,608,802</b>	<b>2,284,028</b>	<b>48,291,302</b>
<b>A. Agriculture, forestry and fishing</b>	<b>615,525</b>	<b>3,897,606</b>	<b>99,521</b>	<b>1,096,040</b>	<b>3,474</b>	<b>394,675</b>	<b>83</b>	<b>13,255</b>	<b>718,603</b>	<b>5,401,576</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>615,415</b>	<b>3,239,501</b>	<b>99,520</b>	<b>1,096,039</b>	<b>3,474</b>	<b>394,675</b>	<b>83</b>	<b>13,255</b>	<b>718,492</b>	<b>4,743,470</b>
Growing of Wheat, Rice, Sugar Cane & Cotton	394,573	1,524,992	48,086	334,361	3,283	359,836	1	35	445,943	2,219,224
Growing of tropical, subtropical, pome and stone fruits & vegetables	308	7,531	63	65	1	1	32	344	404	7,941
Growing of other fruits, vegetables and crops	2,472	49,432	204	230	-	-	16	1,028	2,692	50,690
Raising of livestock and other related activities	87,582	743,444	36,367	544,466	135	16,258	18	6,750	124,102	1,310,917
Other agricultural support activities	130,480	914,103	14,800	216,917	55	18,580	16	5,098	145,351	1,154,698
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	<b>110</b>	<b>658,105</b>	<b>1</b>	<b>1</b>	-	-	-	-	<b>111</b>	<b>658,106</b>
<b>B. Mining and quarrying</b>	<b>47</b>	<b>41,504</b>	-	-	-	-	<b>6</b>	<b>36</b>	<b>53</b>	<b>41,540</b>
<b>05 - Mining of coal and lignite</b>	<b>3</b>	<b>1</b>	-	-	-	-	<b>2</b>	<b>2</b>	<b>5</b>	<b>2</b>
<b>06 - Extraction of crude petroleum and natural gas</b>	<b>37</b>	<b>39,193</b>	-	-	-	-	<b>1</b>	<b>3</b>	<b>38</b>	<b>39,196</b>
<b>07 - Mining of metal ores</b>	-	-	-	-	-	-	-	-	-	-
<b>08-Other mining and quarrying</b>	<b>4</b>	<b>15</b>	-	-	-	-	<b>3</b>	<b>31</b>	<b>7</b>	<b>46</b>
<b>09 - Mining support service activities</b>	<b>3</b>	<b>2,295</b>	-	-	-	-	-	-	<b>3</b>	<b>2,295</b>
<b>C. Manufacturing</b>	<b>137,986</b>	<b>1,193,221</b>	<b>23,518</b>	<b>217,877</b>	<b>44</b>	<b>68,285</b>	<b>430</b>	<b>1,011,859</b>	<b>161,978</b>	<b>2,491,243</b>
<b>10 - Manufacture of food products</b>	<b>48,482</b>	<b>117,555</b>	<b>11,658</b>	<b>19,565</b>	<b>4</b>	<b>284</b>	<b>56</b>	<b>143,111</b>	<b>60,200</b>	<b>280,515</b>
<b>11 - Manufacture of beverages</b>	<b>908</b>	<b>1,403</b>	<b>22</b>	<b>2,046</b>	-	-	<b>7</b>	<b>7</b>	<b>937</b>	<b>3,456</b>
<b>12 - Manufacture of tobacco products</b>	<b>1</b>	-	-	-	-	-	-	-	<b>1</b>	-
<b>13 - Manufacture of textiles</b>	<b>1,447</b>	<b>35,369</b>	<b>2,831</b>	<b>23,052</b>	<b>7</b>	<b>13,980</b>	<b>79</b>	<b>424,449</b>	<b>4,364</b>	<b>496,850</b>
Preparation and spinning of textile fibres	15	12,189	-	-	3	12	54	14,640	72	26,841
Weaving of textiles	40	22,430	2	4	3	13,968	2	5	47	36,407
Finishing of textiles	25	87	-	-	-	-	7	609	32	696
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	2,543	3	2,543
Manufacture of made-up textile articles, except apparel	591	357	2,689	22,806	1	-	1	208	3,282	23,371
Manufacture of carpets and rugs	1	-	-	-	-	-	2	404,186	3	404,186
Manufacture of other textiles n.e.c.	775	306	140	242	-	-	10	2,258	925	2,806
<b>14 - Manufacture of wearing apparel</b>	<b>5,854</b>	<b>2,906</b>	<b>2,818</b>	<b>25,013</b>	<b>2</b>	<b>2</b>	<b>59</b>	<b>126,185</b>	<b>8,733</b>	<b>154,105</b>
<b>15 - Manufacture of leather and related products</b>	<b>909</b>	<b>3,104</b>	<b>38</b>	<b>14</b>	<b>1</b>	<b>71</b>	<b>5</b>	<b>2</b>	<b>953</b>	<b>3,191</b>

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

Microfinance Banks  
As on 30th September, 2024

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	187	70	27	6	-	-	2	2	216	77
Manufacture of luggage, handbags and the like, saddlery and harness	76	677	-	-	-	-	-	-	76	677
Manufacture of footwear	646	2,357	11	8	1	71	3	0	661	2,436
a. Leather wear	644	2,356	11	8	1	71	3	0	659	2,435
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	706	416	1	0	-	-	1	0	708	416
17 - Manufacture of paper and paper products	3	16	-	-	-	-	3	2,458	6	2,474
18 - Printing and reproduction of recorded media	553	7,177	10	4	-	-	64	1,072	627	8,254
Printing and other service activities related to printing	550	7,135	9	4	-	-	62	1,072	621	8,211
Reproduction of recorded media	3	42	1	-	-	-	2	0	6	42
19 - Manufacture of coke and refined petroleum products	35	1,878	-	-	-	-	-	-	35	1,878
20 - Manufacture of chemicals and chemical products	252	36,809	1	1	-	-	27	12,692	280	49,502
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	86	7,870	1	25	-	-	6	1,158	93	9,053
22 - Manufacture of rubber and plastics products	145	325	1	-	-	-	6	5,252	152	5,577
23 - Manufacture of other non-metallic mineral products	520	40,937	7	6,000	1	5	14	257,178	542	304,120
24 - Manufacture of basic metals	944	5,132	1	-	1	1	16	275	962	5,409
25 - Manufacture of fabricated metal products, except machinery and equipment	12	9	-	-	-	-	1	7	13	16
26 - Manufacture of computer, electronic and optical	182	19,394	277	18	-	-	3	235	462	19,647
27 - Manufacture of electrical equipment	103	8,934	2	21	-	-	3	98	108	9,053
28 - Manufacture of machinery and equipment	7	475	-	-	-	-	2	3	9	478
29 - Manufacture of motor vehicles, trailers and semi-trailers	12	15	-	-	-	-	6	268	18	283
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	0	3	2
31 - Manufacture of furniture	2,507	1,989	10	6,602	3	3,513	2	14	2,522	12,118
32 - Other manufacturing	74,298	901,496	5,840	135,515	25	50,429	68	37,392	80,231	1,124,832
Manufacture of jewellery and related articles	1,073	34,597	38	1,814	2	-	17	54	1,130	36,465
Manufacture of imitation jewellery and related articles	8	769	-	-	-	-	3	0	11	769
Manufacture of musical instruments	2	-	-	-	1	4	-	-	3	4
Manufacture of sports goods	12	-	-	-	-	-	2	2	14	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	8,567	1,831	1,157	1,793	2	1	1	0	9,727	3,625
Manufacture of Handicrafts	164	74	57	1,025	-	-	1	368	222	1,467
Other manufacturing n.e.c.	64,472	864,225	4,588	130,883	20	50,424	42	36,967	69,122	1,082,499
33 - Repair and installation of machinery and equipment	18	12	-	-	-	-	1	2	19	14
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	90	8,829	90	8,829
Electric power generation, transmission and distribution	-	-	-	-	-	-	90	8,829	90	8,829
a) Hydal	-	-	-	-	-	-	23	6,526	23	6,526
b) Thermal	-	-	-	-	-	-	8	30	8	30
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	57	2,266	57	2,266
f) Other	-	-	-	-	-	-	2	7	2	7
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	1	7	235	13	236
36 - Water collection, treatment and supply	4	-	-	-	1	1	5	208	10	209
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	27	2	27
F. Construction	1,200	471,256	14	11,568	18	33,526	423	781,854	1,655	1,298,204
41 - Construction of buildings	902	301,904	13	11,568	10	23,828	369	766,708	1,294	1,104,008
42 - Civil engineering	296	169,203	1	-	8	9,698	49	14,920	354	193,821
43 - Specialized construction activities	2	149	-	-	-	-	5	225	7	374

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

Microfinance Banks  
As on 30th September, 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>	682,825	5,385,842	71,762	1,563,196	323	241,075	9,042	3,399,165	763,952	10,589,278
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	11,538	113,276	41	6,570	4	393	118	23,309	11,701	143,548
46 - Wholesale trade, except of motor vehicles and motorcycles	545,730	3,998,910	62,229	1,485,238	235	183,239	781	229,646	608,975	5,897,032
47 - Retail trade, except of motor vehicles and motorcycles	125,557	1,273,656	9,492	71,389	84	57,443	8,143	3,146,210	143,276	4,548,697
<b>H. Transportation and storage</b>	474	31,250	6	0	2	20	113	62,287	595	93,557
49 - Land transport and transport via pipelines	432	18,456	3	0	2	20	68	39,361	505	57,838
50 - Water transport	1	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	5	2,927	5	2,927
52 - Warehousing and support activities for transportation	37	12,794	3	-	-	-	12	737	52	13,531
53 - Courier activities other than national post activities	4	-	-	-	-	-	27	19,233	31	19,233
<b>I. Accommodation and food service activities</b>	6,079	133,640	99	16,717	25	174,148	107	7,255	6,310	331,761
55 - Accommodation	4,803	119,450	31	265	25	174,148	83	5,780	4,942	299,644
56 - Food and beverage service activities	1,276	14,190	68	16,452	-	-	24	1,475	1,368	32,117
<b>J. Information and communication</b>	913	392,437	26	12,648	178	459,592	868	6,882,697	1,985	7,747,374
58 - Publishing activities	45	862	1	-	-	-	51	5,504	97	6,366
59 - Motion picture, video and television programme production, sound recording and music publishing activities	262	289	2	0	-	-	6	61	270	349
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	830	3	990
61 - Telecommunications	356	5,278	-	-	-	-	392	4,608,853	748	4,614,132
62 - Computer programming, consultancy and related activities	201	329,696	18	9,286	3	9,929	187	1,232,123	409	1,581,034
63 - Information service activities	48	56,152	5	3,362	175	449,663	230	1,035,326	458	1,544,503
<b>K. Real estate activities</b>	525	135,955	38	50	14	5,523	51	223,432	628	364,960
<b>L. Professional, scientific and technical activities</b>	4,137	842,008	203	189,376	32	7,177	251	207,334	4,623	1,245,895
69 - Legal and accounting activities	1,119	456,850	108	123,646	23	7,151	54	31,252	1,304	618,899
70 - Activities of head offices; management consultancy activities	48	107,373	11	36,579	1	18	22	7,115	82	151,085
71 - Architectural and engineering activities; technical testing and analysis	2,628	168,361	27	17,866	8	8	85	7,316	2,748	193,552
72 - Scientific research and development	7	43	2	1,322	-	-	1	13	10	1,378
73 - Advertising and market research	44	3,579	2	5	-	-	37	137,668	83	141,252
74 - Other professional, scientific and technical activities	280	105,800	53	9,958	-	-	52	23,970	385	139,728
75 - Veterinary activities	11	2	-	-	-	-	-	-	11	2
<b>M. Administrative and support service activities</b>	1,951	289,707	151	17,184	568	42,350	312	279,665	2,982	628,907
77 - Rental and leasing activities	22	21,289	-	-	1	-	18	533	41	21,822
78 - Employment activities	22	56	1	-	-	-	5	47,251	28	47,307
79 - Travel agency, tour operator, reservation service and related activities	89	2,589	3	4	555	41,860	90	34,001	737	78,455
80 - Security and investigation activities	290	32,028	5	22	3	-	43	46,886	341	78,936
81 - Services to buildings and landscape activities	236	1,662	1	0	2	1	13	97	252	1,760
82 - Office administrative, office support and other business support activities	1,292	232,082	141	17,158	7	489	143	150,898	1,583	400,627
<b>N. Education</b>	2,700	221,327	1,837	195,095	26	11,510	666	2,089,837	5,229	2,517,769
<b>O. Human health and social work activities</b>	2,382	480,637	582	262,215	23	5,907	121	940,626	3,108	1,689,385
86 - Human health activities	2,380	480,636	577	261,815	17	5,864	87	802,426	3,061	1,550,741
87 - Residential care activities	-	-	2	400	6	43	7	135,391	15	135,834
88 - Social work activities with and without accommodation	2	1	3	-	-	-	27	2,809	32	2,810
<b>P. Arts, entertainment and recreation</b>	50	234	8	-	-	-	13	6,076	71	6,310
<b>Q. Other service activities</b>	517,817	2,238,432	90,402	1,314,317	445	595,370	3,489	9,686,360	612,153	13,834,479
<b>VI. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	30,141	51,626,175	30,141	51,626,175
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	740	28,808,432	740	28,808,432
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	29,401	22,817,743	29,401	22,817,743
<b>VI. PERSONAL</b>	42,728,587	230,393,048	19,058,879	69,180,699	19,480	28,103,575	45	2,360	61,806,991	327,679,682
A. Salaried persons	279,728	28,437,434	49,490	7,586,459	1,273	2,054,797	10	719	330,501	38,079,408
B. Self employed	3,934,705	92,262,651	1,372,413	25,585,754	4,489	7,880,654	26	1,427	5,311,633	125,730,486
C. Other Personal	38,514,154	109,692,963	17,636,976	36,008,486	13,718	18,168,125	9	214	56,164,857	163,869,788
<b>VII. OTHER</b>	33,899,942	57,747,827	15,888,054	11,851,042	3,954	951,786	3,425	8,224,298	49,795,375	78,774,953
<b>Total</b>	<b>78,603,145</b>	<b>303,895,931</b>	<b>35,235,100</b>	<b>85,928,024</b>	<b>28,607</b>	<b>31,094,521</b>	<b>52,284</b>	<b>226,193,926</b>	<b>113,919,136</b>	<b>647,112,402</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	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign				-	-	-	-	-	-
	Govt.	2,610	30,558	33,168	3,767	26,352	30,119	4,116	25,850	29,966
	NFPSEs		3,241	3,241	23,689	9,100	32,788	24,776	5,068	29,844
	NBFCs & Fin Aux.	225	90,199	90,423	875	80,499	81,374	601	80,329	80,931
	Private Sector	2,151	39,129	41,280	2,983	44,289	47,272	2,675	45,617	48,291
	Trust Fund	1,290	45,463	46,753	1,497	52,919	54,417	2,449	49,177	51,626
	Personal	71,880	183,851	255,731	90,188	224,981	315,169	93,950	233,729	327,680
	Others	792	58,154	58,946	1,690	74,861	76,552	1,527	77,248	78,775
	Total	78,948	450,595	529,543	124,688	513,002	637,690	130,094	517,018	647,112
Punjab	Foreign				-	-	-	-	-	-
	Govt.	8	432	440	15	1,563	1,578	14	1,117	1,131
	NFPSEs		2,064	2,064	23,689	106	23,795	24,776	216	24,992
	NBFCs & Fin Aux.	0	4,045	4,046	1	12,791	12,791	2	13,823	13,825
	Private Sector	1,358	18,334	19,693	1,488	21,348	22,836	1,299	21,727	23,026
	Trust Fund	554	13,972	14,527	352	14,820	15,172	392	13,881	14,272
	Personal	42,098	58,772	100,870	51,271	68,807	120,078	52,297	68,246	120,543
	Others	122	2,379	2,501	135	3,506	3,641	155	5,571	5,726
	Total	44,141	99,998	144,140	76,950	122,941	199,892	78,934	124,581	203,516
Sindh	Foreign				-	-	-	-	-	-
	Govt.	2	603	606	39	633	672	27	800	827
	NFPSEs		1,050	1,050	-	8,421	8,421	-	2,436	2,436
	NBFCs & Fin Aux.	1	78,048	78,049	4	57,553	57,557	213	51,460	51,674
	Private Sector	383	12,190	12,573	532	14,049	14,581	546	13,004	13,551
	Trust Fund	219	18,758	18,977	533	25,843	26,376	725	18,339	19,064
	Personal	17,899	45,961	63,861	22,868	56,604	79,472	24,484	57,345	81,830
	Others	113	53,609	53,722	61	67,389	67,450	49	67,682	67,731
	Total	18,618	210,220	228,838	24,037	230,492	254,529	26,045	211,066	237,112
Khyber Pakhtunkhwa	Foreign				-	-	-	-	-	-
	Govt.	1,809	14,591	16,400	2,862	13,667	16,529	3,303	13,539	16,842
	NFPSEs		1	1	-	8	8	-	1,266	1,266
	NBFCs & Fin Aux.	0	646	646	270	0	270	4	0	4
	Private Sector	238	513	751	731	653	1,384	650	780	1,431
	Trust Fund	302	485	787	376	602	978	1,040	778	1,819
	Personal	6,533	6,093	12,626	9,247	7,417	16,663	10,168	7,919	18,087
	Others	359	527	886	1,263	826	2,089	1,017	1,034	2,051
	Total	9,242	22,856	32,098	14,749	23,173	37,921	16,184	25,316	41,500
Balochistan	Foreign				-	-	-	-	-	-
	Govt.	0	184	184	0	1	1	0	1	1
	NFPSEs				-	-	-	-	50	50
	NBFCs & Fin Aux.				-	-	-	-	-	-
	Private Sector	0	6	6	1	152	153	0	95	95
	Trust Fund		389	389	0	723	723	0	915	915
	Personal	402	365	767	436	380	816	374	399	773
	Others	0	1	2	-	1	1	-	4	4
	Total	402	945	1,347	437	1,256	1,694	374	1,465	1,839
Islamabad	Foreign				-	-	-	-	-	-
	Govt.		8,552	8,552	-	4,701	4,701	-	3,645	3,645
	NFPSEs		121	121	-	565	565	-	1,079	1,079
	NBFCs & Fin Aux.		254	254	-	2,699	2,699	-	5,140	5,140
	Private Sector		6,192	6,192	-	6,744	6,744	-	8,669	8,669
	Trust Fund		9,499	9,499	-	8,185	8,185	-	12,546	12,546
	Personal		64,931	64,931	-	82,468	82,468	-	90,462	90,462
	Others		958	958	-	2,769	2,769	-	2,419	2,419
	Total	-	90,507	90,507	-	108,131	108,131	-	123,959	123,959

## 8.5 Province/Region wise Deposits by Categories

### Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign				-	-	-	-	-	-
	Govt.	790	4,837	5,627	850	4,236	5,087	772	5,355	6,127
	NFPSEs		4	4	0	0	0	0	21	21
	NBFCs & Fin Aux.	223	5,595	5,818	600	5,605	6,205	382	6,874	7,255
	Private Sector	170	873	1,043	229	812	1,041	178	604	782
	Trust Fund	211	2,271	2,482	233	2,558	2,791	288	2,714	3,002
	Personal	4,913	4,406	9,319	6,257	5,203	11,461	6,543	5,939	12,482
	Others	198	664	862	231	354	585	306	521	827
	Total	6,505	18,651	25,156	8,401	18,769	27,170	8,468	22,027	30,495
AJK	Foreign				-	-	-	-	-	-
	Govt.		1,360	1,360	-	1,551	1,551		1,394	1,394
	NFPSEs				-	-	-			
	NBFCs & Fin Aux.		1,610	1,610	-	1,851	1,851		3,032	3,032
	Private Sector	2	1,020	1,022	2	531	533	1	737	738
	Trust Fund	3	89	92	4	188	192	4	4	8
	Personal	35	3,322	3,357	108	4,102	4,210	84	3,419	3,503
	Others		16	16	-	17	17	0	17	17
	Total	40	7,418	7,458	114	8,240	8,354	88	8,603	8,691

## 8.6 Deposits Distributed by Size of Accounts Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	98,952,911	57,851,961	104,823,627	85,565,630	112,677,128	130,088,368
5,000 to 10,000	1,603,094	10,989,228	3,651,505	32,053,077	396,790	3,234,019
10,000 to 20,000	659,582	9,153,063	734,070	8,802,639	192,791	2,856,455
20,000 to 25,000	165,161	3,655,902	319,061	6,712,366	52,547	1,176,973
25,000 to 30,000	107,506	2,927,382	191,755	5,562,890	225,945	5,766,969
30,000 to 40,000	130,215	4,469,627	42,787	1,465,204	44,490	1,518,727
40,000 to 50,000	81,145	3,623,283	26,715	1,195,357	25,070	1,119,968
50,000 to 60,000	63,503	3,400,638	22,680	1,205,663	23,962	1,286,605
60,000 to 70,000	33,051	2,132,510	11,846	759,658	17,144	1,090,314
70,000 to 80,000	27,233	2,033,126	28,927	2,166,143	38,523	2,884,440
80,000 to 90,000	17,749	1,500,331	10,162	859,388	7,308	619,064
90,000 to 100,000	15,341	1,453,994	6,100	575,703	6,104	578,754
100,000 to 200,000	77,883	10,255,108	59,314	7,215,900	55,097	6,890,969
200,000 to 300,000	28,676	6,663,024	21,863	5,021,553	21,854	5,009,820
300,000 to 400,000	15,233	5,078,953	13,186	4,358,800	13,520	4,472,403
400,000 to 500,000	9,909	4,293,737	9,782	4,217,975	9,745	4,209,020
500,000 to 600,000	21,363	10,918,524	22,365	11,401,629	23,067	11,785,212
600,000 to 700,000	5,503	3,485,126	5,750	3,636,781	6,047	3,813,390
700,000 to 800,000	4,099	3,006,623	4,517	3,308,158	5,421	3,986,857
800,000 to 900,000	3,299	2,745,134	3,595	2,984,929	3,887	3,231,774
900,000 to 1,000,000	3,378	3,196,988	3,110	2,916,493	3,141	2,936,219
1,000,000 to 2,000,000	29,521	34,641,768	34,345	40,459,439	36,086	42,456,476
2,000,000 to 3,000,000	9,792	22,134,449	12,206	27,787,548	12,739	28,993,013
3,000,000 to 4,000,000	3,166	10,402,306	4,320	14,214,831	4,469	14,698,282
4,000,000 to 5,000,000	1,867	8,083,438	2,533	10,911,812	2,627	11,300,633
5,000,000 to 6,000,000	4,230	21,532,413	5,132	26,200,029	5,387	27,451,734
6,000,000 to 7,000,000	780	4,939,917	989	6,256,241	1,040	6,575,242
7,000,000 to 8,000,000	531	3,922,585	767	5,608,416	789	5,799,263
8,000,000 to 9,000,000	420	3,491,915	522	4,350,817	580	4,830,872
9,000,000 to 10,000,000	289	2,711,230	353	3,298,890	386	3,609,056
10,000,000 to 100,000,000	4,021	93,633,805	4,832	97,512,777	5,018	99,363,787
100,000,000 & Over	336	171,214,666	398	209,103,419	434	203,477,724
<b>Total</b>	<b>102,080,787</b>	<b>529,542,755</b>	<b>110,079,113</b>	<b>637,690,154</b>	<b>113,919,136</b>	<b>647,112,402</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 September, 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	77,638,839	168,704,729	35,002,498	21,342,589	11,192	11,877	24,599	29,172	112,677,128
5,000 to 10,000	327,831	2,722,500	62,966	468,584	1,557	11,123	4,434	31,812	396,790	3,234,019
10,000 to 20,000	123,342	1,785,967	63,666	988,581	3,363	20,494	4,420	63,413	192,791	2,856,455
20,000 to 25,000	43,392	971,990	7,495	167,905	296	6,569	1,364	30,510	52,547	1,176,973
25,000 to 30,000	217,690	5,544,831	6,802	182,509	271	7,452	1,182	32,177	225,945	5,766,969
30,000 to 40,000	35,374	1,285,950	7,028	240,527	335	11,593	1,753	60,658	44,490	1,518,727
40,000 to 50,000	18,337	818,781	5,195	232,457	242	10,798	1,296	57,931	25,070	1,119,968
50,000 to 60,000	16,748	904,227	5,738	303,164	469	24,315	1,007	54,899	23,962	1,286,605
60,000 to 70,000	13,655	864,729	2,287	166,995	184	11,905	718	46,682	17,144	1,090,214
70,000 to 80,000	24,292	1,818,712	13,417	1,005,144	154	11,451	660	49,133	38,523	2,884,440
80,000 to 90,000	5,199	441,173	1,494	125,741	103	8,778	512	43,372	7,308	619,064
90,000 to 100,000	4,070	385,572	1,449	137,706	77	7,336	508	48,140	6,104	578,754
100,000 to 200,000	34,294	4,310,663	16,386	1,988,546	1,721	216,348	2,696	375,512	55,997	6,490,969
200,000 to 300,000	13,866	3,173,297	6,095	1,384,259	698	159,929	1,195	292,335	21,854	5,009,820
300,000 to 400,000	8,933	2,951,244	3,472	1,142,480	467	155,071	648	223,607	13,520	4,472,403
400,000 to 500,000	6,389	2,962,947	2,489	1,068,944	474	202,397	393	174,731	9,745	4,209,020
500,000 to 600,000	15,119	7,728,795	5,939	3,025,547	1,606	814,452	403	216,419	23,607	11,785,212
600,000 to 700,000	3,975	2,505,395	1,538	967,389	233	146,951	301	193,655	6,047	3,813,390
700,000 to 800,000	3,854	2,843,009	1,149	835,684	206	150,016	212	158,148	5,421	3,986,857
800,000 to 900,000	2,575	2,145,241	981	809,685	159	132,307	172	144,540	3,887	3,231,774
900,000 to 1,000,000	2,026	1,896,677	729	679,904	233	215,618	153	144,020	3,141	2,936,219
1,000,000 to 2,000,000	22,950	27,229,711	8,973	10,382,837	3,168	3,547,963	995	1,295,965	36,086	42,456,476
2,000,000 to 3,000,000	8,232	18,706,414	2,870	6,477,246	1,193	2,748,088	444	1,061,264	12,739	28,993,013
3,000,000 to 4,000,000	3,002	9,888,036	925	3,017,993	356	1,168,256	186	623,997	4,469	14,698,282
4,000,000 to 5,000,000	1,714	7,338,135	506	2,172,728	256	1,099,749	151	670,020	2,627	11,300,633
5,000,000 to 6,000,000	3,125	15,940,769	1,311	6,661,314	604	3,070,529	347	1,779,122	5,387	27,451,734
6,000,000 to 7,000,000	687	4,347,770	198	1,243,707	100	629,164	55	354,601	1,040	6,575,242
7,000,000 to 8,000,000	506	3,715,194	151	1,101,047	70	518,411	62	464,612	789	5,796,263
8,000,000 to 9,000,000	337	2,884,674	113	946,601	44	363,531	86	716,066	580	4,830,872
9,000,000 to 10,000,000	232	2,174,347	69	637,685	43	404,346	42	392,678	386	3,609,056
10,000,000 to 100,000,000	2,519	45,491,034	860	14,144,392	718	12,828,874	921	26,899,287	5,018	99,363,787
100,000,000 & Over	39	9,755,419	11	1,877,032	15	2,378,926	369	189,465,447	434	203,477,724
<b>Total</b>	<b>78,603,148</b>	<b>303,895,931</b>	<b>35,235,100</b>	<b>85,928,024</b>	<b>28,607</b>	<b>31,094,521</b>	<b>52,284</b>	<b>226,193,926</b>	<b>113,919,136</b>	<b>647,112,402</b>

## 8.7 Advances Classified by Securities

### Microfinance Banks

(Thousand Rupees)

Security	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	508,724	119,721,001	532,873	137,990,153	538,044	144,995,174
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise						
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

## 8.7 Advances Classified by Securities

### Microfinance Banks

(Thousand Rupees)

Security	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	6,222	3,200,899	9,168	4,279,988	8,100	4,156,309
A. Transport Equipment	3,501	2,726,761	7,157	3,904,531	6,271	3,812,114
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	2,721	474,138	2,011	375,457	1,829	344,195
V. Real Estate	108,138	50,103,608	108,634	47,504,649	104,218	45,542,993
A. Land	40,175	8,296,384	44,471	9,996,608	42,550	9,665,260
1. Residential	81	54,095	2,026	1,093,893	1,966	1,027,420
(a) House	81	54,095	2,017	1,089,748	1,957	1,022,774
(b) Flat	-	-	9	4,144	9	4,646
2. Non-Residential	40,094	8,242,289	42,445	8,902,715	40,584	8,637,840
(a) Commercial	51	53,902	73	63,783	72	61,885
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	39,987	8,151,219	21,180	6,557,129	39,769	8,135,172
(d) Others	56	37,168	21,192	2,281,804	743	440,784
B. Buildings:	67,963	41,807,224	64,163	37,508,041	61,668	35,877,733
1. Residential	31,273	23,146,429	24,908	19,376,942	33,589	22,223,795
(a) House	31,105	22,919,137	24,747	19,173,024	33,434	22,030,008
(b) Flat	168	227,292	161	203,918	155	193,786
2. Non-Residential	36,690	18,660,795	39,255	18,131,100	28,079	13,653,939
(a) Commercial	997	688,775	851	518,694	593	401,325
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	11	3,869
(d) Others	35,693	17,972,020	38,404	17,612,406	27,475	13,248,744
VI. Fixed Deposits and Insurance Policies	2,447	667,069	2,871	833,171	3,656	984,679
A. Bank Deposits	2,447	667,069	2,871	833,171	3,656	984,679
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,352	625,279	2,786	751,216	3,579	903,069
3. Other Deposits	95	41,790	85	81,955	77	81,610
B. Insurance Policies	-	-	-	-	-	-
VII. Others	446,452	65,001,941	398,733	76,244,768	2,597,162	84,592,936
A. Other Secured Advances	74,927	15,007,182	94,233	29,278,958	100,742	34,043,434
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	1,678	415,732	1,653	414,516
3. Others	74,927	15,007,182	92,555	28,863,226	99,089	33,628,918
B. Advances Secured by Guarantee(s)	371,525	49,994,759	304,500	46,965,810	2,496,420	50,549,502
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	371,525	49,994,759	304,500	46,965,810	2,496,420	50,549,502
VIII. Unsecured Advances	4,243,130	154,918,749	6,040,468	151,065,338	4,269,414	142,651,906
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	908,770	9,742,488	1,816,533	7,147,633	7,145	558,346
3. Others	3,334,360	145,176,261	4,223,935	143,917,704	4,262,269	142,093,560
<b>Total</b>	<b>5,315,113</b>	<b>393,613,267</b>	<b>7,092,747</b>	<b>417,918,067</b>	<b>7,520,594</b>	<b>422,923,997</b>

## 8.7.1 Advances Classified by Securities and Gender

Microfinance Banks  
As on 30th September, 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	411,394	111,289,065	126,634	33,699,734	16	6,375	538,044
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 September, 2024

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>C. Finished/Manufactured Goods:</b>	-	-	-	-	-	-	-	-
<b>1. Cotton Textiles:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>2. Cotton Yarn:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>3. Other Textiles:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>4. Machinery:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>5. Handloom Products</b>	-	-	-	-	-	-	-	-
<b>6. Carpets &amp; Rugs</b>	-	-	-	-	-	-	-	-
<b>7. Readymade Garments</b>	-	-	-	-	-	-	-	-
<b>8. Cement and Cement Products:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>9. Sports Goods</b>	-	-	-	-	-	-	-	-
<b>10. Surgical Instruments</b>	-	-	-	-	-	-	-	-
<b>11. Chemicals &amp; Dyes</b>	-	-	-	-	-	-	-	-
<b>12. Other Finished Goods:</b>	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
<b>IV. Fixed Assets Including Machinery</b>	7,139	3,907,245	961	249,064	-	-	8,100	4,156,309
<b>A. Transport Equipments</b>	5,684	3,627,580	587	184,534	-	-	6,271	3,812,114
<b>B. Furniture &amp; Fixtures</b>	-	-	-	-	-	-	-	-
<b>C. Office Equipments</b>	-	-	-	-	-	-	-	-
<b>D. Other Machinery &amp; Equipments</b>	1,455	279,665	374	64,530	-	-	1,829	344,195
<b>V. Real Estate</b>	91,605	39,601,831	12,613	5,941,162	-	-	104,218	45,542,993
<b>A. Land</b>	39,160	8,965,401	3,390	699,859	-	-	42,550	9,665,260
<b>1. Residential</b>	1,651	885,495	315	141,925	-	-	1,966	1,027,420
(a) House	1,642	880,849	315	141,925	-	-	1,957	1,022,774
(b) Flat	9	4,646	-	-	-	-	9	4,646
<b>2. Non-Residential</b>	37,509	8,079,906	3,075	557,934	-	-	40,584	8,637,840
(a) Commercial	69	59,826	3	2,058	-	-	72	61,885
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	36,738	7,594,375	3,031	540,796	-	-	39,769	8,135,172
(d) Other	702	425,705	41	15,079	-	-	743	440,784
<b>B. Buildings:</b>	52,445	30,636,430	9,223	5,241,303	-	-	61,668	35,877,733
<b>1. Residential</b>	28,548	19,009,022	5,041	3,214,772	-	-	33,589	22,223,795
(a) House	28,433	18,868,693	5,001	3,161,316	-	-	33,434	22,030,008
(b) Flat	115	140,329	40	53,457	-	-	155	193,786
<b>2. Non-Residential</b>	23,897	11,627,408	4,182	2,026,531	-	-	28,079	13,653,939
(a) Commercial	558	370,838	35	30,487	-	-	593	401,325
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	10	3,581	1	288	-	-	11	3,869
(d) Other	23,329	11,252,988	4,146	1,995,756	-	-	27,475	13,248,744
<b>Other</b>	2,368	727,236	1,288	257,442	-	-	3,656	984,679
<b>VI. Fixed Deposits and Insurance Policies</b>	2,368	727,236	1,288	257,442	-	-	3,656	984,679
<b>A. Bank Deposits</b>	2,368	727,236	1,288	257,442	-	-	3,656	984,679
<b>1. Security Deposits</b>	-	-	-	-	-	-	-	-
<b>2. Term Deposits (TDRs)</b>	2,301	650,839	1,278	252,229	-	-	3,579	903,069
<b>3. Other Deposits</b>	67	76,397	10	5,213	-	-	77	81,610
<b>B. Insurance Policies</b>	-	-	-	-	-	-	-	-
<b>VII. Others</b>	1,838,445	68,368,039	758,717	16,224,897	-	-	2,597,162	84,592,936
<b>A. Other Secured Advances</b>	82,942	29,713,367	17,800	4,330,067	-	-	100,742	34,043,434
<b>1. Receivables</b>	-	-	-	-	-	-	-	-
<b>2. Employees Benefits</b>	1,401	370,092	252	44,424	-	-	1,653	414,516
<b>3. Others</b>	81,541	29,343,275	17,548	4,285,643	-	-	99,089	33,628,918
<b>B. Advances Secured by Guarantee(s)</b>	1,755,503	38,654,672	740,917	11,894,830	-	-	2,496,420	50,549,502
<b>1. Institutional Guarantee(s)</b>	-	-	-	-	-	-	-	-
<b>2. Individual Guarantee(s)</b>	1,755,503	38,654,672	740,917	11,894,830	-	-	2,496,420	50,549,502
<b>VIII. Unsecured Advances</b>	3,174,154	111,718,149	1,095,243	30,930,223	17	3,534	4,269,414	142,651,906
<b>1. Credit Cards</b>	-	-	-	-	-	-	-	-
<b>2. Personal Loan</b>	5,909	502,485	1,236	55,861	-	-	7,145	558,346
<b>3. Others</b>	3,168,245	111,215,665	1,094,007	30,874,361	17	3,534	4,262,269	142,093,560
<b>Total</b>	<b>5,525,105</b>	<b>335,611,565</b>	<b>1,995,456</b>	<b>87,302,522</b>	<b>33</b>	<b>9,909</b>	<b>7,520,594</b>	<b>422,923,997</b>

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>5,315,113</b>	<b>393,613,267</b>	<b>7,092,747</b>	<b>417,918,067</b>	<b>7,520,594</b>	<b>422,923,997</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>1,882,887</b>	<b>294,054,798</b>	<b>1,756,372</b>	<b>314,863,236</b>	<b>1,652,844</b>	<b>313,857,881</b>
<b>A. Agriculture, forestry and fishing</b>	<b>1,434,557</b>	<b>218,373,723</b>	<b>1,393,181</b>	<b>247,695,970</b>	<b>1,331,249</b>	<b>248,775,972</b>
<b>1. Crop and animal production, hunting and related service activities</b>	<b>1,433,106</b>	<b>218,201,298</b>	<b>1,392,463</b>	<b>247,577,755</b>	<b>1,330,712</b>	<b>248,674,831</b>
Growing of Wheat, Rice, Sugar Cane & Cotton	616,146	87,936,992	557,356	93,684,297	519,186	94,716,565
Growing of tropical, subtropical, pome and stone fruits & vegetables	3,562	457,278	1,477	263,420	1,093	233,069
Growing of other fruits, vegetables and crops	36,376	4,770,145	43,091	5,239,640	56,930	6,507,930
Raising of livestock and other related activities	741,496	118,756,827	748,210	141,407,483	719,122	141,130,636
Other agricultural support activities	35,526	6,280,055	42,329	6,982,916	34,381	6,086,631
Hunting, trapping and related service activities	-	-	-	-	-	-
<b>02 - Forestry and logging</b>	-	-	-	-	-	-
<b>03 - Fishing and aquaculture</b>	<b>1,451</b>	<b>172,425</b>	<b>718</b>	<b>118,215</b>	<b>537</b>	<b>101,142</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>46,287</b>	<b>6,108,306</b>	<b>42,698</b>	<b>5,642,849</b>	<b>39,649</b>	<b>5,175,227</b>
<b>10 - Manufacture of food products</b>	<b>10,562</b>	<b>1,238,286</b>	<b>11,797</b>	<b>994,015</b>	<b>10,212</b>	<b>960,673</b>
<b>11 - Manufacture of beverages</b>	<b>387</b>	<b>80,688</b>	<b>330</b>	<b>60,266</b>	<b>288</b>	<b>57,262</b>
<b>12 - Manufacture of tobacco products</b>	-	-	-	-	-	-
<b>13 - Manufacture of textiles</b>	<b>3,275</b>	<b>1,467,666</b>	<b>3,205</b>	<b>1,554,437</b>	<b>4,181</b>	<b>1,604,030</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	278	64,418	170	38,688	153	43,041
Manufacture of carpets and rugs	217	27,686	99	16,573	87	17,095
Manufacture of other textiles n.e.c.	2,779	1,375,550	2,935	1,499,164	3,940	1,543,883
<b>14 - Manufacture of wearing apparel</b>	<b>5,713</b>	<b>410,474</b>	<b>5,847</b>	<b>404,581</b>	<b>5,696</b>	<b>399,788</b>
<b>15 - Manufacture of leather and related products</b>	<b>298</b>	<b>46,586</b>	<b>257</b>	<b>46,689</b>	<b>241</b>	<b>48,521</b>

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	80	13,535	35	5,295	29	4,864
Manufacture of luggage, handbags and the like, saddlery and harness	105	23,461	116	34,934	107	37,100
Manufacture of footwear	113	9,590	106	6,459	105	6,557
a. Leather wear	112	9,390	105	6,459	104	6,557
b. Rubber and Plastic wear	1	200	1	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	294	47,382	255	37,317	246	34,074
17 - Manufacture of paper and paper products	9	1,968	4	1,310	3	1,088
18 - Printing and reproduction of recorded media	162	32,227	164	32,030	154	28,893
Printing and other service activities related to printing	162	32,227	164	32,030	154	28,893
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	675	4	216	1	19
22 - Manufacture of rubber and plastics products	10	7,432	10	6,285	12	6,201
23 - Manufacture of other non-metallic mineral products	268	60,758	195	35,529	174	35,086
24 - Manufacture of basic metals	310	49,879	241	37,207	217	34,617
25. Manufacture of fabricated metal products, except machinery and equipment	17,584	1,236,497	15,151	1,373,455	13,589	977,286
26 - Manufacture of computer, electronic and optical products	381	46,322	177	19,822	152	19,978
27 - Manufacture of electrical equipment	11	23,249	9	18,953	8	13,730
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	11	626	10	558	9	514
31 - Manufacture of furniture	599	91,230	303	45,326	265	41,753
32. Other manufacturing	6,398	1,266,057	4,732	974,486	4,194	911,345
Manufacture of jewellery and related articles	84	16,615	54	8,247	53	10,896
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	16	1,280	4	394	5	367
Manufacture of sports goods	119	23,823	73	19,503	69	17,213
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	321	61,532	214	50,358	199	47,204
Manufacture of Handicrafts	438	40,897	394	40,508	359	36,615
Other manufacturing n.e.c.	5,420	1,121,910	3,993	855,476	3,509	799,050
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	1,233	1,361,157	-	-	-	-
Electric power generation, transmission and distribution	1,233	1,361,157	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,233	1,361,157	-	-	-	-
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	8,646	2,978,640	9,531	3,444,788	9,258	3,402,248
41 - Construction of buildings	8,646	2,978,640	9,531	3,444,788	9,258	3,402,248
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

## 8.8 Advances Classified by Borrowers

### Microfinance Banks

(Thousand Rupees)

Borrower	Sep23		Jun24		Sep24	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	232,144	45,692,394	189,499	43,163,248	159,530	40,386,366
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,673	505,511	2,211	364,216	2,048	339,970
46 - Wholesale trade, except of motor vehicles and motorcycles	45,755	10,508,550	31,953	9,631,898	30,548	10,094,525
47 - Retail trade, except of motor vehicles and motorcycles	183,716	34,678,334	155,335	33,167,135	126,934	29,951,871
H. Transportation and storage	2,116	1,374,442	1,862	1,166,374	1,784	1,097,310
49 - Land transport and transport via pipelines	2,022	1,362,263	1,814	1,160,541	1,745	1,092,449
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	94	12,180	48	5,833	39	4,861
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	1,974	325,182	1,711	252,314	1,587	238,555
55 - Accommodation	1,043	236,913	846	190,144	786	178,504
56 - Food and beverage service activities	931	88,269	865	62,170	801	60,051
J. Information and communication	235	37,749	159	26,434	148	21,960
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	123	19,055	81	12,017	79	12,157
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	105	15,725	75	12,468	68	9,799
62 - Computer programming, consultancy and related activities	7	2,969	3	1,949	1	4
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	17	1,704	11	821	11	1,142
L. Professional, scientific and technical activities	2,451	394,394	1,655	338,939	1,631	363,955
69 - Legal and accounting activities	1,589	294,595	1,320	283,551	1,346	315,475
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	316	44,941	148	28,557	127	22,815
72 - Scientific research and development	1	199	-	-	-	-
73 - Advertising and market research	510	49,257	166	22,132	134	17,630
74 - Other professional, scientific and technical activities	2	286	2	1,275	2	1,275
75 - Veterinary activities	33	5,116	19	3,424	22	6,760
M. Administrative and support service activities	75,097	8,878,539	54,509	5,490,689	53,235	7,589,156
77 - Rental and leasing activities	65	7,379	31	5,476	26	5,183
78 - Employment activities	71,703	8,353,885	50,635	4,824,589	49,219	6,857,302
79 - Travel agency, tour operator, reservation service and related activities	81	10,855	35	5,833	33	5,767
80 - Security and investigation activities	2	70	2	97	2	97
81 - Services to buildings and landscape activities	38	6,984	31	5,733	31	5,902
82 - Office administrative, office support and other business support activities	3,208	499,366	3,775	648,961	3,924	714,905
N. Education	5,174	671,332	5,267	610,608	4,605	556,420
O. Human health and social work activities	23,663	2,095,962	18,404	1,694,081	15,780	1,541,769
86 - Human health activities	392	82,156	320	63,729	298	60,788
87 - Residential care activities	23,271	2,013,806	18,084	1,630,351	15,482	1,480,982
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	2,477	272,743	747	118,738	615	101,068
Q. Other service activities	46,814	5,488,199	37,136	5,216,823	33,760	4,606,173
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	3,403,622	93,874,507	5,307,158	95,843,615	5,840,256	101,652,438
A. Bank Employees	6,898	4,920,968	7,146	5,764,163	7,622	6,725,643
1) For house building	783	3,341,704	831	3,542,230	1,330	4,317,270
2) For transport i.e. purchase of car etc.	1,195	635,452	1,235	997,060	1,320	1,152,901
3) Other purposes	4,920	943,812	5,080	1,224,873	4,972	1,255,472
B. Consumer Financing	3,189,426	72,519,190	5,072,135	69,352,522	5,594,412	71,953,288
1) For house building	141,993	44,774,010	129,241	41,252,896	122,242	39,510,135
2) For transport i.e. purchase of car etc	1,751	1,358,171	1,454	1,093,411	1,293	999,676
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	2,192	2,750,383	2,497	3,033,372
5) Personal loans	3,045,682	26,387,010	4,939,248	24,255,832	5,468,380	28,410,105
C) Other	207,298	16,434,349	227,877	20,726,930	238,222	22,973,507
VII. OTHER	28,604	5,683,963	29,217	7,211,216	27,494	7,413,678
<b>Total</b>	<b>5,315,113</b>	<b>393,613,267</b>	<b>7,092,747</b>	<b>417,918,067</b>	<b>7,520,594</b>	<b>422,923,997</b>

### 8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks  
As on 30th September, 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>	5,525,105	335,611,565	1,995,456	87,302,522	33	9,909	7,520,594	422,923,997
<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>	1,271,530	248,068,038	381,283	65,780,632	31	9,211	1,652,844	313,857,881
<b>A. Agriculture, forestry and fishing</b>	1,024,557	195,189,721	306,664	53,577,863	28	8,388	1,331,249	248,775,972
1. Crop and animal production, hunting and related service activities	1,024,137	195,108,261	306,547	53,558,182	28	8,388	1,330,712	248,674,631
Growing of Wheat, Rice, Sugar Cane & Cotton	421,268	78,281,235	97,898	16,428,585	20	6,745	519,186	94,716,565
Growing of tropical, subtropical, pome and stone fruits & vegetables	885	199,256	208	33,813	-	-	1,093	233,069
Growing of other fruits, vegetables and crops	51,158	5,865,876	5,771	641,954	1	100	56,930	6,507,930
Raising of livestock and other related activities	520,143	105,308,136	198,972	35,820,957	7	1,543	719,122	141,130,636
Other agricultural support activities	30,683	5,453,758	3,698	632,873	-	-	34,381	6,086,631
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
2. Forestry and logging	-	-	-	-	-	-	-	-
3. Fishing and aquaculture	420	81,460	117	19,882	-	-	537	101,142
<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>	29,468	4,249,943	10,181	925,284	-	-	39,649	5,175,227
10 - Manufacture of food products	9,315	867,894	897	92,779	-	-	10,212	960,673
11 - Manufacture of beverages	285	56,848	3	414	-	-	288	57,262
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3,267	1,297,621	914	306,409	-	-	4,181	1,604,030
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	13	3,496	140	39,545	-	-	153	43,041
Manufacture of carpets and rugs	52	12,890	35	4,204	-	-	87	17,095
Manufacture of other textiles n.e.c.	3,201	1,281,223	739	262,660	-	-	3,940	1,543,883
14 - Manufacture of wearing apparel	1,797	177,915	3,899	221,853	-	-	5,696	399,768
15 - Manufacture of leather and related products	215	46,054	26	2,467	-	-	241	48,521

### 8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks  
As on 30th September, 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	29	4,864	-	-	-	-	29	4,864
Manufacture of luggage, handbags and the like, saddlery and harness	102	35,515	5	1,585	-	-	107	37,100
Manufacture of footwear	84	5,675	21	882	-	-	105	6,557
a. Leather wear	83	5,675	21	882	-	-	104	6,557
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	245	34,014	1	60	-	-	246	34,074
17 - Manufacture of paper and paper products	3	1,088	-	-	-	-	3	1,088
18 - Printing and reproduction of recorded media	153	28,593	1	300	-	-	154	28,893
Printing and other service activities related to printing	153	28,593	1	300	-	-	154	28,893
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	-	-	1	19	-	-	1	19
22 - Manufacture of rubber and plastics products	12	6,201	-	-	-	-	12	6,201
23 - Manufacture of other non-metallic mineral products	171	35,040	3	47	-	-	174	35,086
24 - Manufacture of basic metals	216	34,606	1	11	-	-	217	34,617
25 - Manufacture of fabricated metal products, except machinery and equipment	10,305	768,674	3,284	208,612	-	-	13,589	977,286
26 - Manufacture of computer, electronic and optical products	93	16,806	59	3,172	-	-	152	19,978
27 - Manufacture of electrical equipment	8	13,730	-	-	-	-	8	13,730
28 - Manufacture of machinery and equipment	3	72	-	-	-	-	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	8	474	1	40	-	-	9	514
31 - Manufacture of furniture	249	40,222	16	1,532	-	-	265	41,753
32 - Other manufacturing	3,119	823,777	1,075	87,569	-	-	4,194	911,345
Manufacture of jewellery and related articles	52	10,762	1	134	-	-	53	10,896
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	3	325	2	42	-	-	5	367
Manufacture of sports goods	64	17,064	5	149	-	-	69	17,213
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	184	45,644	15	1,500	-	-	199	47,204
Manufacture of Handicrafts	122	15,020	237	21,995	-	-	359	36,615
Other manufacturing n.e.c.	2,094	734,961	815	64,089	-	-	3,509	799,050
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-
Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	-	-
f) Other	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	7,947	2,885,462	1,311	516,786	-	-	9,258	3,402,248
41 - Construction of buildings	7,947	2,885,462	1,311	516,786	-	-	9,258	3,402,248
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

### 8.8.1 Advances Classified by Borrowers and Gender

#### Microfinance Banks As on 30th September, 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	127,997	33,208,047	31,531	7,177,737	2	582	158,530	40,386,366
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,042	338,188	6	1,782	-	-	2,048	339,970
46 - Wholesale trade, except of motor vehicles and motorcycles	24,795	8,068,879	5,753	2,025,646	-	-	30,548	10,094,525
47 - Retail trade, except of motor vehicles and motorcycles	101,160	24,800,980	25,772	5,150,309	2	582	126,934	29,951,871
H. Transportation and storage	1,754	1,090,434	30	6,876	-	-	1,784	1,097,310
49 - Land transport and transport via pipelines	1,719	1,086,065	26	6,384	-	-	1,745	1,092,449
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	35	4,369	4	492	-	-	39	4,861
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,424	226,626	163	11,929	-	-	1,587	238,555
55 - Accommodation	762	172,031	24	6,473	-	-	786	178,504
56 - Food and beverage service activities	662	54,595	139	5,456	-	-	801	60,051
J. Information and communication	145	21,555	3	405	-	-	148	21,960
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	77	11,767	2	390	-	-	79	12,157
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	67	9,784	1	15	-	-	68	9,799
62 - Computer programming, consultancy and related activities	1	4	-	-	-	-	1	4
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	9	1,063	2	79	-	-	11	1,142
L. Professional, scientific and technical activities	1,399	320,337	232	43,618	-	-	1,631	363,955
69 - Legal and accounting activities	1,168	278,927	178	36,547	-	-	1,346	315,475
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	115	20,863	12	1,952	-	-	127	22,815
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	94	13,136	40	4,495	-	-	134	17,630
74 - Other professional, scientific and technical activities	2	1,275	-	-	-	-	2	1,275
75 - Veterinary activities	20	6,136	2	624	-	-	22	6,760
M. Administrative and support service activities	41,777	6,261,355	11,457	1,327,160	1	241	53,235	7,589,756
77 - Rental and leasing activities	22	4,279	4	904	-	-	26	5,183
78 - Employment activities	38,563	5,671,325	10,655	1,185,736	1	241	49,219	6,857,302
79 - Travel agency, tour operator, reservation service and related activities	31	5,474	2	293	-	-	33	5,767
80 - Security and investigation activities	2	97	-	-	-	-	2	97
81 - Services to buildings and landscape activities	31	5,902	-	-	-	-	31	5,902
82 - Office administrative, office support and other business support activities	3,128	574,678	796	140,227	-	-	3,924	714,905
N. Education	3,732	439,378	873	117,043	-	-	4,605	556,420
O. Human health and social work activities	6,683	1,102,922	9,097	438,847	-	-	15,780	1,541,769
86 - Human health activities	248	51,211	50	9,576	-	-	298	60,788
87 - Residential care activities	6,435	1,051,711	9,047	429,271	-	-	15,482	1,480,982
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	425	78,903	190	22,165	-	-	615	101,068
Q. Other service activities	24,211	2,991,333	9,549	1,614,841	-	-	33,760	4,606,173
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-
VI. PERSONAL	4,229,466	81,654,090	1,610,790	20,598,347	-	-	5,840,256	102,252,438
A. Bank Employees	6,875	6,194,617	747	53,026	-	-	7,622	6,725,643
1) For house building	1,195	4,011,127	135	306,143	-	-	1,330	4,317,270
2) For transport i.e. purchase of car etc.	1,245	1,060,218	75	92,683	-	-	1,320	1,152,901
3) Other purposes	4,435	1,123,272	537	132,200	-	-	4,972	1,255,472
B. Consumer Financing	4,101,391	58,781,508	1,493,021	13,171,780	-	-	5,594,412	71,953,288
1) For house building	97,857	32,222,081	24,385	7,288,054	-	-	122,242	39,510,135
2) For transport i.e. purchase of car etc	1,275	981,992	18	17,684	-	-	1,293	999,676
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	2,414	2,941,558	83	91,814	-	-	2,497	3,033,372
5) Personal loans	3,999,845	22,635,877	1,468,535	5,774,228	-	-	5,468,380	28,410,105
C) Other	121,200	16,077,966	117,022	6,895,541	-	-	238,222	22,973,507
VII. OTHER	24,109	6,489,437	3,383	923,543	2	698	27,494	7,413,678
<b>Total</b>	<b>5,525,105</b>	<b>335,611,565</b>	<b>1,995,456</b>	<b>87,302,522</b>	<b>33</b>	<b>9,909</b>	<b>7,526,594</b>	<b>422,923,997</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	Sep23	Jun24	Sep24
0.00	25,865,472	39,115,473	25,850,495
1.00	-	-	-
2.00	-	-	-
3.00	351,898	415,732	414,516
4.00	155,960	332,064	459,982
5.00	14,152,356	14,119,882	14,171,701
6.00	-	-	-
7.00	27,038	27,400	21,548
8.00	3,459,311	108,593	87,874
9.00	-	-	-
10.00	1,271,004	106,778	108,262
11.00	6,730	313	14,797
12.00	11,099	13,060	27,172
13.00	59,944	49,290	46,333
14.00	20,260	5,494	4,853
15.00	498,918	88,653	110,214
16.00	58,905	46,224	93,152
17.00	46,542	14,122	45,014
18.00	616,628	198,336	158,734
19.00	329,211	194,643	162,898
20.00	1,489,466	832,255	707,999
21.00	2,084,547	1,130,991	1,002,609
22.00	3,009,844	1,918,604	1,682,917
23.00	3,766,273	2,608,844	2,378,427
24.00	3,863,441	2,334,264	2,145,802
25.00	5,414,789	3,604,957	3,274,314
26.00	7,024,761	3,240,282	2,713,675
27.00	5,932,035	2,923,473	2,617,347
28.00	11,551,324	3,973,797	3,152,080
29.00	8,544,358	5,273,697	4,319,365
30.00	9,936,679	5,292,738	5,375,538
31.00	16,487,763	6,496,240	5,891,075
32.00	22,257,909	12,993,536	15,182,525
33.00	18,814,252	12,617,914	16,488,923
34.00	25,427,470	12,300,589	13,248,720
35.00	13,813,270	14,170,454	11,839,450
36.00	36,088,283	20,747,975	16,977,854
37.00	26,347,021	38,289,564	35,509,704
38.00	15,209,941	22,116,373	27,953,894
39.00	9,851,918	46,304,569	38,239,110
40.00	20,924,167	32,735,299	48,496,289
41.00	15,744,322	13,179,993	23,565,355
42.00	17,144,580	27,876,228	27,813,525
43.00	6,157,908	13,918,802	15,351,995
44.00	8,376,009	5,065,267	1,334,217
45.00	3,163,138	2,065,693	1,510,494
46.00	3,458,858	1,928,233	1,576,254
47.00	4,427,348	3,525,683	2,204,059
48.00	4,602,760	1,084,807	657,738
49.00	2,078,928	3,864,214	4,287,608
50.00 & above	13,688,626	38,666,674	43,647,588
<b>Total</b>	<b>393,613,267</b>	<b>417,918,067</b>	<b>422,923,997</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 September, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	21,723,130	4,127,365	-	25,850,495
1.00	-	-	-	-
2.00	-	-	-	-
3.00	370,092	44,424	-	414,516
4.00	309,853	150,129	-	459,982
5.00	12,217,412	1,954,289	-	14,171,701
6.00	-	-	-	-
7.00	20,648	900	-	21,548
8.00	84,942	2,932	-	87,874
9.00	-	-	-	-
10.00	94,762	13,500	-	108,262
11.00	12,966	1,831	-	14,797
12.00	25,004	2,168	-	27,172
13.00	45,018	1,315	-	46,333
14.00	4,853	-	-	4,853
15.00	103,284	6,930	-	110,214
16.00	88,607	4,545	-	93,152
17.00	42,102	2,912	-	45,014
18.00	149,285	9,449	-	158,734
19.00	143,178	19,721	-	162,898
20.00	650,292	57,707	-	707,999
21.00	834,612	167,997	-	1,002,609
22.00	1,439,005	243,913	-	1,682,917
23.00	2,053,317	325,110	-	2,378,427
24.00	1,967,059	178,743	-	2,145,802
25.00	2,935,491	338,824	-	3,274,314
26.00	2,426,001	287,673	-	2,713,675
27.00	2,285,414	331,934	-	2,617,347
28.00	2,397,986	754,094	-	3,152,080
29.00	4,004,320	315,045	-	4,319,365
30.00	4,611,048	761,491	3,000	5,375,538
31.00	4,812,231	1,078,845	-	5,891,075
32.00	12,123,148	3,058,248	1,128	15,182,525
33.00	12,650,255	3,837,160	1,508	16,488,923
34.00	11,417,666	1,830,337	717	13,248,720
35.00	8,796,848	3,042,603	-	11,839,450
36.00	11,710,259	5,267,395	200	16,977,854
37.00	28,687,841	6,821,486	377	35,509,704
38.00	20,154,145	7,798,504	1,245	27,953,894
39.00	29,733,087	8,505,722	300	38,239,110
40.00	39,660,942	8,834,938	409	48,496,289
41.00	19,505,170	4,059,946	239	23,565,355
42.00	21,190,853	6,622,672	-	27,813,525
43.00	11,276,121	4,075,875	-	15,351,995
44.00	1,158,212	176,004	-	1,334,217
45.00	1,170,818	339,448	229	1,510,494
46.00	1,373,599	202,654	-	1,576,254
47.00	1,975,253	228,250	557	2,204,059
48.00	562,992	94,746	-	657,738
49.00	452,215	3,835,393	-	4,287,608
50.00 & above	36,160,232	7,487,355	-	43,647,588
<b>Total</b>	<b>335,611,565</b>	<b>87,302,522</b>	<b>9,909</b>	<b>422,923,997</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	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	199,254	94,800	294,053	220,884	93,980	314,863	219,878	93,980	313,858
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	47,286	46,571	93,857	37,879	57,964	95,844	43,688	57,964	101,652
	Others	3,335	2,348	5,683	4,856	2,355	7,211	5,058	2,355	7,414
	Total	249,875	143,719	393,593	263,619	154,299	417,918	268,625	154,299	422,924
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	142,583	62,962	205,545	158,757	59,236	217,993	155,318	59,068	214,387
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	21,338	20,369	41,707	16,497	21,317	37,814	16,244	22,188	38,431
	Others	2,220	984	3,203	2,764	985	3,749	2,913	956	3,869
	Total	166,140	84,315	250,455	178,017	81,538	259,555	174,475	82,212	256,687
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	43,002	18,568	61,570	47,097	19,422	66,519	48,891	19,449	68,340
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	19,640	11,381	31,021	14,790	15,289	30,080	14,477	17,507	31,984
	Others	940	567	1,506	1,847	617	2,464	1,932	639	2,571
	Total	63,582	30,515	94,097	63,734	35,329	99,063	65,301	37,595	102,896
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	8,959	7,207	16,166	10,159	8,620	18,779	10,103	9,084	19,187
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,191	2,468	4,659	2,590	1,657	4,247	2,511	1,630	4,141
	Others	80	615	696	99	509	608	92	405	497
	Total	11,231	10,290	21,521	12,847	10,786	23,633	12,706	11,119	23,825
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,737	518	2,255	2,137	328	2,465	2,198	310	2,508
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,191	892	3,083	2,186	592	2,778	2,203	639	2,842
	Others	75	34	110	113	35	148	131	22	153
	Total	4,003	1,444	5,447	4,435	955	5,390	4,532	971	5,503
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,296	1,296	-	1,551	1,551	-	1,893	1,893
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	10,169	10,169	-	17,976	17,976	-	21,360	21,360
	Others	-	91	91	-	158	158	-	219	219
	Total	-	11,556	11,556	-	19,685	19,685	-	23,471	23,471

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

Provinces/Regions	Category	(Million Rupees)								
		Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,884	1,930	4,814	2,623	2,075	4,698	2,601	2,028	4,629
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,844	390	2,233	1,721	359	2,080	1,692	354	2,046
	Others	19	10	29	26	10	36	37	11	48
	Total	4,747	2,329	7,076	4,370	2,444	6,814	4,330	2,393	6,723
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		88	2,319	2,408	112	2,748	2,859	107	2,808	2,915
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		82	902	985	96	773	869	94	754	848
Others		1	47	48	9	41	49	13	44	57
Total		171	3,269	3,440	216	3,562	3,778	214	3,606	3,820

## 8.11 Advances Classified by Size of Accounts

### Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Sep-23		Jun-24		Sep-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,742,306	8,005,017	2,536,528	5,743,330	2,458,780	5,236,683
5,000 to 10,000	173,852	1,155,699	2,276,816	12,504,855	2,982,111	19,389,001
10,000 to 20,000	119,953	1,646,637	220,492	3,028,065	115,733	1,588,396
20,000 to 25,000	39,080	868,078	43,738	975,365	44,465	1,017,909
25,000 to 30,000	47,161	1,300,819	41,710	1,156,492	34,819	962,262
30,000 to 40,000	114,225	3,922,184	95,333	3,316,193	90,567	3,163,124
40,000 to 50,000	130,803	5,727,978	113,798	5,075,091	104,327	4,637,726
50,000 to 60,000	178,014	9,178,133	132,262	7,058,607	114,240	6,082,236
60,000 to 70,000	150,556	9,452,880	117,508	7,462,191	113,014	7,181,849
70,000 to 80,000	169,210	12,368,233	125,521	9,293,349	115,518	8,538,351
80,000 to 90,000	110,429	9,104,647	86,000	7,212,137	80,797	6,769,117
90,000 to 100,000	106,197	9,975,609	97,144	9,246,844	86,620	8,225,608
100,000 to 200,000	734,699	97,330,637	630,411	87,208,157	589,453	82,125,798
200,000 to 300,000	224,033	51,605,821	266,805	61,448,427	272,380	62,896,362
300,000 to 400,000	88,188	29,686,696	98,283	33,525,588	100,613	34,317,638
400,000 to 500,000	51,860	22,937,477	57,360	25,630,512	57,468	25,628,335
500,000 to 600,000	37,336	19,540,863	39,015	20,978,945	38,164	20,550,046
600,000 to 700,000	20,624	13,315,973	25,145	16,245,176	26,809	17,318,498
700,000 to 800,000	16,338	12,176,439	19,189	14,323,620	21,293	15,896,832
800,000 to 900,000	13,819	11,728,323	16,100	13,613,994	16,584	14,017,683
900,000 to 1,000,000	15,058	14,304,377	16,486	15,679,237	16,770	15,931,646
1,000,000 to 2,000,000	27,550	37,166,827	32,563	44,028,536	34,733	46,178,341
2,000,000 & Over	3,822	11,113,921	4,540	13,163,354	5,336	15,270,556
<b>Total</b>	<b>5,315,113</b>	<b>393,613,267</b>	<b>7,092,747</b>	<b>417,918,067</b>	<b>7,520,594</b>	<b>422,923,997</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 September, 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	1,149,784	1,311,987	1,308,996	3,924,696	-	-	2,458,780
5,000 to 10,000	2,843,274	18,406,133	138,837	982,868	-	-	2,982,111	19,389,001
10,000 to 20,000	44,004	620,163	71,729	968,234	-	-	115,733	1,588,396
20,000 to 25,000	26,549	614,852	17,916	403,057	-	-	44,465	1,017,909
25,000 to 30,000	16,436	453,972	18,383	508,289	-	-	34,819	962,262
30,000 to 40,000	54,343	1,912,076	36,224	1,251,048	-	-	90,567	3,163,124
40,000 to 50,000	71,080	3,168,462	33,246	1,469,214	1	49	104,327	4,637,726
50,000 to 60,000	85,007	4,524,977	29,232	1,557,205	1	55	114,240	6,082,236
60,000 to 70,000	89,318	5,671,393	23,695	1,510,391	1	65	113,014	7,181,849
70,000 to 80,000	93,127	6,881,088	22,391	1,657,263	-	-	115,518	8,538,351
80,000 to 90,000	66,135	5,539,246	14,661	1,229,786	1	85	80,797	6,769,117
90,000 to 100,000	69,934	6,645,086	16,686	1,580,522	-	-	86,620	8,225,608
100,000 to 200,000	454,769	63,093,267	134,674	19,030,977	10	1,554	589,453	82,125,798
200,000 to 300,000	200,926	46,800,159	71,443	16,093,766	11	2,437	272,380	62,896,362
300,000 to 400,000	81,228	27,731,960	19,379	6,583,685	6	1,993	100,613	34,317,638
400,000 to 500,000	46,660	20,821,186	10,808	4,807,149	-	-	57,468	25,628,335
500,000 to 600,000	31,252	16,830,657	6,912	3,719,389	-	-	38,164	20,550,046
600,000 to 700,000	22,114	14,287,111	4,694	3,030,716	1	671	26,809	17,318,498
700,000 to 800,000	17,524	13,081,222	3,769	2,815,610	-	-	21,293	15,896,832
800,000 to 900,000	13,765	11,633,810	2,819	2,383,873	-	-	16,584	14,017,683
900,000 to 1,000,000	13,972	13,270,428	2,798	2,661,218	-	-	16,770	15,931,646
1,000,000 to 2,000,000	29,307	38,981,048	5,426	7,197,293	-	-	34,733	46,178,341
2,000,000 & Over	4,597	13,331,282	738	1,936,274	1	3,000	5,336	15,270,556
<b>Total</b>	<b>5,525,105</b>	<b>335,611,565</b>	<b>1,995,456</b>	<b>87,302,522</b>	<b>33</b>	<b>9,909</b>	<b>7,520,594</b>	<b>422,923,997</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	Sep23			Jun24			Sep24		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	124,018,448.4	125,836,667.0	124,978,398.2	188,656,708	197,041,909	192,451,683	162,504,139	170,851,584	175,843,563
1) Treasury Bills	41,696,078.3	43,034,100.0	41,873,248.3	103,173,435	110,541,131	104,592,980	106,233,426	113,135,772	112,829,035
2) Pakistan Investment Bonds (PIBs)	82,322,370.1	82,802,567.0	83,105,149.9	85,483,272	86,500,778	87,858,703	56,270,713	57,715,812	63,014,528
a. Fixed Rate	54,134,326.0	54,282,567.0	54,025,193.0	26,638,622	27,365,778	27,252,454	20,303,740	21,287,663	21,158,180
b. Floating Rate	28,188,044.1	28,520,000.0	29,079,956.9	58,844,650	59,135,000	60,606,248	35,966,973	36,428,149	41,856,348
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	606,181	606,262	606,181	255,838	255,919	255,838
IX. MUTUAL FUNDS	6,996,602.0	6,996,602.0	6,996,602.0	164,238	164,238	164,238	100,000	100,000	100,000
X. OTHERS	1,201,808.0	1,200,000.0	1,201,808.0	40,000	40,000	40,848	40,000	40,000	40,453
XI. Islamic Banking Products - Investments	5,478,314.9	5,500,818.7	5,498,629.9	4,645,251	4,675,852	4,664,576	3,237,170	3,447,344	6,331,958
a. Government Islamic Securities	5,440,379.0	5,440,855.0	5,460,694.0	4,615,648	4,615,888	4,634,973	3,207,567	3,387,380	6,300,937
1. GOP Ijara Sukuk	5,440,379.0	5,440,855.0	5,460,694.0	4,615,648	4,615,888	4,634,973	3,207,567	3,387,380	6,300,937
a. Variable Rental Rate (VRR)	5,440,379.0	5,440,855.0	5,460,694.0	299,760	300,000	319,085	-	179,813	1,985,049
b. Fixed Rental Rate (FRR)	-	-	-	4,315,888	4,315,888	4,315,888	3,207,567	3,207,567	4,315,888
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	37,935.9	59,963.7	37,935.9	29,603	59,964	29,603	29,603	59,964	31,021
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	37,935.9	59,963.7	37,935.9	29,603	59,964	29,603	29,603	59,964	31,021
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>137,951,012</b>	<b>139,790,007</b>	<b>138,931,276</b>	<b>194,112,378</b>	<b>202,528,261</b>	<b>197,927,526</b>	<b>172,552,281</b>	<b>181,469,607</b>	<b>195,173,686</b>