

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Jun-25	Mar-26	Jun-26 P
Assets	952,221,461	1,165,220,047	1,298,133,506
I. Currency and Deposits	92,714,200	85,691,756	109,873,284
1. Currency	11,100,332	10,273,737	14,415,706
2. Transferable Deposits	69,230,829	68,948,522	86,287,759
3. Restricted/ compulsory deposits	1,974,790	686,615	1,639,924
4 Other Deposits	10,408,248	5,782,882	7,529,896
II. Securities (other than shares)	216,953,693	277,614,311	277,049,641
1. Short-term	128,189,062	170,243,750	192,030,823
2. Long-term	88,764,632	107,370,561	85,018,818
III. Loans extended (Advances)¹	526,050,766	628,031,136	751,253,122
1. Short-term	310,228,603	290,884,622	391,308,253
A) Money at call	12,157,222	13,103,311	12,605,583
B) Reverse Repo	22,075,605	31,857,858	65,035,389
C) Bills purchased and discounted	-	-	66,793
D) Other short-term loans	275,995,776	245,923,453	313,600,488
2. Long-term	215,822,163	337,146,514	359,944,869
IV. Shares and other equity	-	16,429,804	1,000,288
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	16,429,804	1,000,288
V. Insurance Technical Reserve	151,328	231,266	242,771
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	63,683,411	93,916,742	92,283,975
1. Trade credit and advances	43,856	27,436	49,250
2. Others	63,639,555	93,889,306	92,234,725
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	909,163	707,486
C) Items in the process of collection	-	-	113,840
D) Miscellaneous assets residents sector	63,639,546	92,980,143	91,413,399
E) Other non- resident accounts receivable	9	-	-
VIII. Non-financial assets	52,668,062	63,305,033	66,430,424
1. Produced assets	49,402,614	61,667,785	65,541,485
A) Tangible fixed assets	40,941,127	48,810,760	55,486,850
a) Dwellings	184,807	-	-
i) Building on freehold land	-	-	-
ii) Building on leasehold land	184,807	-	-
b) Other buildings and structures	11,047,971	15,097,802	16,418,657
i) Building on freehold land	920,633	1,655,297	2,311,814
ii) Building on leasehold land	10,127,338	13,442,505	14,106,843
c) Machinery and equipment	19,746,325	22,021,123	32,034,111
i) Transport equipment	1,714,218	1,812,641	14,216,144
ii) Furniture & Fixtures	4,391,367	4,591,087	4,286,482
iii) Office equipment	6,728,380	8,006,219	7,600,082
iv) Other machinery & equipment	6,912,360	7,611,176	5,931,404
d) Other tangible fixed assets n.e.s	9,962,024	11,691,835	7,034,082
B) Intangible fixed assets	8,461,487	12,857,025	10,054,635
a) Computer software	7,274,568	11,579,249	8,368,678
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,186,919	1,277,776	1,685,957
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	366,948	349,257	367,028
A) Tangible non-produced assets	363,510	346,230	364,001
a) Land	343,470	343,470	361,675
i) Land underlying Buildings and structures	343,470	343,470	361,675
1. Freehold land	343,470	343,470	361,675
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	20,040	2,760	2,326
B) Intangible non-produced assets	3,438	3,027	3,027
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	3,438	3,027	3,027
3. Capital work in progress	2,898,500	1,287,991	521,911

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Jun-25	Mar-26	Jun-26 P
Liabilities	952,221,461	1,165,220,047	1,298,133,506
I. Deposits²	720,146,188	886,421,609	953,626,785
1. Transferable Deposits	558,456,865	611,638,142	688,107,441
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	161,689,323	274,783,467	265,519,344
II. Securities (other than shares bonds/ debentures etc.)	9,524,233	5,804,410	7,947,562
1. Short-term	-	-	-
2. Long-term	9,524,233	5,804,410	7,947,562
III. Loans (Borrowings)	78,442,239	69,454,738	94,226,838
1. Short-term	51,464,888	16,054,564	18,816,929
A) Money at call	-	-	592,389
B) Repurchase agreements (Repo)	-	-	2,514,788
C) Other short-term borrowings	51,464,888	16,054,564	15,709,752
2. Long-term borrowings	26,977,351	53,400,174	75,409,909
IV. Financial Derivatives	-	-	-
V. Other accounts payable	137,355,138	185,010,805	201,749,981
1. Provision for losses	57,688,691	75,262,999	77,495,599
A) Provision for loan losses-Specific	45,730,488	68,741,702	69,827,353
B) Provision for loan losses-General	11,958,203	5,490,057	6,600,738
C) Provision for other losses	-	1,031,241	1,067,509
2. Accumulated Depreciation	30,870,540	33,624,751	34,695,953
3. Other accounts payable to other resident Sectors	48,795,908	76,123,055	89,558,428
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	500,648	93,265	100,650
D) Miscellaneous liability items	48,295,259	76,029,790	89,457,778
a) Suspense account	-	2,806,958	2,435,922
b) Provision for expected costs	3,309,560	1,351,844	205,066
c) Deferred tax liabilities	-	9,569,481	6,936,621
d) Accrued wages	993,994	864,958	1,132,765
e) Accrued rent	4,027	946,697	936,584
f) Accrued taxes	1,138,456	1,963,687	2,011,562
g) Other miscellaneous liability items	42,849,223	58,526,165	75,799,258
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	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	6,753,663	18,528,486	40,582,339
1. Quoted	22,421,814	18,289,850	29,033,564
2. Non quoted	31,434,436	49,876,746	40,738,293
3. Investment fund shares	-	-	-
4. Retained earnings	(61,879,830)	(71,787,857)	(56,994,958)
5. Current year result	(2,752,822)	2,571,990	4,934,779
6. General and special reserve	16,489,597	19,281,349	22,247,989
7. Valuation adjustments	1,040,469	296,408	622,671

Notes:

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

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

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	59,280,548	70,912,958	89,623,485
1. Loans and advances	37,604,027	45,809,881	60,964,899
2. Investments	5,977,092	7,021,399	7,350,637
3. Lendings to financial institutions	1,053,642	1,564,952	1,513,502
4. Balances with banks	921,349	871,835	1,864,098
5. Income from inter-office lending	12,732,759	13,709,227	16,333,476
6. Other	991,679	1,935,664	1,596,872
B. Mark-Up/Return/Interest Expensed	33,607,280	36,597,099	42,135,780
1. Deposits	18,572,017	20,914,516	21,499,103
2. Borrowings	1,663,045	1,191,881	1,486,862
3. Subordinated debt	250,471	344,003	342,212
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	2,027,276
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	383,833	430,466	437,001
6. Expense on inter-office borrowing	12,732,758	13,709,111	16,333,590
7. Other	5,156	7,122	9,736
I. Net Mark-UP/Return/Interest Income (A - B)	25,673,267	34,315,859	47,487,705
C. Non Mark-UP/Return/Interest Income	10,759,079	9,627,695	11,469,244
1. Fee & Commission Income	2,071,833	2,274,765	2,310,264
i. Branch banking customer fees	668,808	418,299	565,109
ii. Consumer finance related fees	479,662	508,077	544,961
iii. Card related fees	81,826	181,440	118,095
iv. Credit related fees	824,450	863,849	615,077
v. Investment banking fee	-	-	-
vi. Commission on trade	320	107	135
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	(2)	-	(59)
ix. Commission on remittances including home remittances	444	161	136
x. Commission on utility bills	772	1,319	349
xi. Commission income - Bancassurance	4,099	3,562	3,942
xii. Rent on lockers	282	399	428
xiii. Commission on investments services	-	-	-
xiv. Other Commission	11,172	297,553	462,092
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	126,521
5. Gain on securities	211,196	(222,318)	318,099
i. Realised	12,185	(198,196)	549,602
ii. Unrealised - held for trading	199,011	(24,122)	(231,503)
6. Other Income	8,476,049	7,575,248	8,714,360
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	13,597	37,226	(173)
iii. Loss on termination of lease liability against right of use assets	6,678	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	8,455,775	7,538,022	8,714,533
II. Total Income (I + C)	36,432,346	43,943,554	58,956,949

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	24,762,490	33,699,568	31,345,125
1. Operating expenses	24,699,580	33,651,467	31,257,931
i. Total compensation expense	6,851,615	7,426,014	5,168,868
ii. Property expense	3,761,146	3,936,282	3,660,286
a. Rent and taxes	99,113	71,562	81,615
b. Insurance	708,167	825,196	616,111
c. Utilities cost	487,575	384,887	449,096
d. Lease rental	14,350	31,470	28,266
e. Fuel expense generators	87,918	114,743	157,406
f. Security (including guards)	514,915	535,254	509,024
g. Repair and maintenance (including janitorial charges)	393,481	467,390	429,956
h. Depreciation on right-of-use assets	450,872	525,483	544,579
i. Depreciation	1,004,755	980,297	844,233
iii. Information technology expenses	823,493	1,260,195	1,303,930
iv. Other operating expenses	13,263,327	21,028,975	21,124,848
2. Workers welfare fund	32,927	40,969	76,510
3. Other charges	29,984	7,133	10,683
i. Penalties imposed by State Bank of Pakistan	4,950	125	538
ii. Penalties imposed by other regulatory bodies (to be specified)	-	15	-
iii. Others (to be specified, if material)	25,034	6,993	10,145
III. Profit before provisions (II - D)	11,669,856	10,243,986	27,611,824
E. Provisions / (reversals) and write offs - net	10,458,679	8,262,043	9,920,685
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	11,247,899	8,549,128	10,583,355
4. (Reversals) / provisions against off balance sheet items	-	-	-
5. Reversals against other assets	-	286,323	36,269
6. Recovery of written off / charged off bad debts	(789,220)	(573,408)	(698,939)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	1,211,177	1,981,942	17,691,139
G. Taxation	1,561,521	1,270,356	3,225,889
1. Current	1,439,132	3,177,418	3,238,900
2. Prior	25,000	-	265,888
3. Deferred	97,389	(1,907,062)	(278,899)
V. Profit After Taxation (IV - G)	(350,344)	711,586	14,465,250
Notes on Human Resources			
Number of Employees*	21,700	22,905	25,206
1. Permanent	16,678	17,960	20,510
a. Male	14,266	15,103	17,095
<i>of which: Branch Managers</i>	1,108	1,069	1,093
b. Female	2,412	2,857	3,415
<i>of which: Branch Managers</i>	43	48	49
2. Contractual	5,022	4,945	4,696
a. Male	4,393	4,292	4,085
<i>of which: Branch Managers</i>	31	41	27
b. Female	629	653	611
<i>of which: Branch Managers</i>	-	1	2

* 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)					
	Jun-25		Mar-26		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	69,510,514	165,819,785	79,603,468	186,511,042	83,742,047	237,971,808
II. Call Deposits	2,198	1,124,907	2,179	289,236	2,329	2,464,711
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	972,150	234,802,288	974,497	349,309,909	996,083	364,196,893
V. Fixed or Term Deposits	103,020	300,676,296	113,994	331,375,270	116,198	326,636,326
1) Less Than Three Months	2,359	7,881,703	2,045	14,708,842	2,296	11,887,396
2) For Three Months and Over but Less Than Six Months	2,965	25,409,187	3,673	15,535,335	4,987	18,502,023
3) For Six Months and Over but Less Than One Year	6,477	26,010,840	8,038	36,839,365	8,376	29,881,847
4) For One Year & Over but Less Than Two Years	52,807	178,853,475	40,757	175,110,279	43,763	183,153,795
5) For Two Years & Over but Less Than Three Years	9,565	17,137,552	13,470	26,274,887	14,011	27,212,660
6) For Three Years & Over but Less Than Four Years	24,152	41,415,723	36,764	51,658,207	31,739	41,557,008
7) For Four Years & Over but Less Than Five Years	76	179,223	277	508,871	371	732,839
8) For Five Years & Over but Less Than Ten Years	4,619	3,788,593	8,970	10,739,484	10,655	13,708,758
Total	70,587,882	702,423,276	80,694,138	867,485,458	84,856,657	931,269,739

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks
As on 30th June, 2026

(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	55,400,364	148,040,167	28,292,573	64,149,746.23	6,892	592,379.00	42,218	25,189,516.28	83,742,047	237,971,808
II. Call Deposits	2,127	1,273,147	39	357,516	12	631,841	151	202,207	2,329	2,464,711
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	587,978	71,581,271	373,209	24,827,488	11,014	9,759,966	23,882	258,028,168	996,083	364,196,893
V. Fixed or Term Deposits	67,820	105,955,686	34,291	51,505,107	10,888	19,209,109	3,199	149,966,424	116,198	326,636,326
1) Less Than Three Months	1,252	2,478,338	781	1,218,274	47	97,693	216	8,093,091	2,296	11,887,396
2) For Three Months and Over but Less Than Six Months	3,057	6,005,993	1,279	2,790,431	432	1,177,097	219	8,528,502	4,987	18,502,023
3) For Six Months and Over but Less Than One Year	5,225	10,100,171	2,483	6,027,490	333	780,551	335	12,973,636	8,376	29,881,847
4) For One Year & Over but Less Than Two Years	23,109	37,485,123	11,653	16,365,924	7,079	13,280,864	1,922	116,021,884	43,763	183,153,795
5) For Two Years & Over but Less Than Three Years	8,674	15,314,257	5,222	8,751,547	65	94,092	50	3,052,764	14,011	27,212,660
6) For Three Years & Over but Less Than Four Years	19,758	25,299,622	9,618	12,151,562	2,070	2,857,882	293	1,247,942	31,739	41,557,008
7) For Four Years & Over but Less Than Five Years	272	500,541	89	198,498	10	33,800	-	-	371	732,839
8) For Five Years and Over but Less Than Ten Years	6,473	8,771,641	3,166	4,001,382	852	887,130	164	48,605	10,655	13,708,758
Total	56,058,289	326,850,271	28,700,112	140,839,857	28,806	30,193,295	69,450	433,386,315	84,856,657	931,269,739

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	702,423,276	867,485,458	237,971,808	2,464,711	-	364,196,893
I. GOVERNMENT	50,310,644	65,477,994	13,209,129	2,314	-	19,508,196
A. Federal Government	21,143,168	31,403,388	6,045,152	2,094	-	11,750,223
B. Provincial Governments	28,780,827	34,049,011	7,157,140	100	-	7,757,222
C. Local Bodies	386,650	25,594	6,837	120	-	751
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5,165,842	4,209,456	5,729	33	-	1,812,994
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	126,318	117,346	632	-	-	927,746
Utilities	205,984	2,914	5,092	-	-	-
Transport, storage and communications	41,122	364	5	-	-	372
Manufacturing	3,352,423	3,802,304	-	-	-	856,333
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	74	-	-	-	74
Others	1,439,961	286,421	-	-	-	28,469
III. NON-BANK FINANCIAL INSTITUTIONS	94,219,786	175,178,649	3,249,128	-	-	135,208,196
Mutual Funds and AMCs	53,443,534	131,533,719	1,055	-	-	113,289,277
Insurance & Pension Funds	2,733,149	2,261,621	2,443,005	-	-	1,150,358
MFIs and DFIs	20,681,153	25,583,979	269,977	-	-	18,698,374
Stock Exchange & Brokerage Houses	34,931	451,566	9,915	-	-	407
Modarabas	21,771	12,943	-	-	-	8,746
Other NBFIs	17,305,248	15,334,821	525,176	-	-	2,061,033
IV. PRIVATE SECTOR (BUSINESS)	67,160,440	77,217,682	7,826,446	559,407	-	37,905,748
A. Agriculture, forestry and fishing	7,750,586	6,600,668	1,300,914	5,092	-	3,379,779
1. Crop and animal production, hunting and related service activities	6,220,516	5,068,162	1,300,493	5,092	-	2,066,466
Growing of Wheat, Rice, Sugar Cane & Cotton	3,992,022	2,330,691	554,477	5,076	-	1,141,000
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,015	48,417	2,895	-	-	6,385
Growing of other fruits, vegetables and crops	37,461	78,352	16,574	2	-	36,156
Raising of livestock and other related activities	1,018,142	1,263,117	613,784	-	-	369,346
Other agricultural support activities	1,151,876	1,347,586	112,764	14	-	513,579
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	3	2,524	30	-	-	2,181
03 - Fishing and aquaculture	1,530,067	1,529,982	391	-	-	1,311,132
B. Mining and quarrying	11,287	59,236	34,607	-	-	10,360
05 - Mining of coal and lignite	1	19	13	-	-	-
06 - Extraction of crude petroleum and natural gas	11,253	56,980	34,436	-	-	5,054
07 - Mining of metal ores	0	8	11	-	-	-
08-Other mining and quarrying	16	28	24	-	-	2,161
09 - Mining support service activities	17	2,201	123	-	-	3,145
C. Manufacturing	2,591,078	13,042,211	384,626	854	-	6,384,876
10 - Manufacture of food products	494,468	3,981,080	183,933	216	-	266,552
11 - Manufacture of beverages	14,721	19,001	11,175	-	-	2,875
12 - Manufacture of tobacco products	-	-	0	-	-	-
13 - Manufacture of textiles	698,213	1,139,891	24,812	-	-	975,286
Preparation and spinning of textile fibres	34,831	248,282	1,152	-	-	123,159
Weaving of textiles	61,180	57,400	10,125	-	-	33,281
Finishing of textiles	10,708	76,095	926	-	-	82,314
Manufacture of knitted and crocheted fabrics	873	118	122	-	-	-
Manufacture of made-up textile articles, except apparel	33,362	66,924	11,984	-	-	13,354
Manufacture of carpets and rugs	543,455	664,675	1	-	-	697,270
Manufacture of other textiles n.e.c.	13,804	26,397	502	-	-	25,908
14 - Manufacture of wearing apparel	132,368	121,817	43,726	-	-	6,409
15 - Manufacture of leather and related products	1,652	51,743	581	-	-	3,509

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-26 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	Sub Total	Total Deposits	
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
30,389,419	29,881,847	183,153,795	27,212,660	41,557,008	732,839	13,708,758	326,636,326	931,269,739	
6,865,715	2,100,986	35,684,824	1,517,439	610,000	-	2,000	46,780,964	79,500,603	
6,269,900	362,129	12,948,922	126,139	148,500	-	-	19,855,590	37,653,059	
595,815	1,738,857	22,715,902	1,391,300	461,500	-	2,000	26,905,374	41,819,836	
-	-	20,000	-	-	-	-	20,000	27,708	
-	-	2,075,000	-	-	-	-	2,075,000	3,893,756	
-	-	-	-	-	-	-	-	33	
-	-	-	-	-	-	-	-	928,378	
-	-	-	-	-	-	-	-	5,092	
-	-	-	-	-	-	-	-	377	
-	-	1,795,000	-	-	-	-	1,795,000	2,651,333	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	74	
-	-	280,000	-	-	-	-	280,000	308,469	
5,008,827	6,355,000	22,397,849	555,000	57,000	-	-	34,373,676	172,831,001	
-	2,500,000	5,000,000	-	-	-	-	7,500,000	120,790,332	
657,500	70,000	490,500	-	57,000	-	-	1,275,000	4,868,363	
1,400,327	1,900,000	6,326,900	-	-	-	-	9,627,227	28,595,579	
-	-	-	-	-	-	-	-	10,322	
-	-	4,000	-	-	-	-	4,000	12,746	
2,951,000	1,885,000	10,576,449	555,000	-	-	-	15,967,449	18,553,659	
5,870,928	5,247,209	21,339,357	1,950,891	504,459	370,472	254,416	35,537,732	81,829,333	
245,070	479,959	1,273,618	99,250	136,843	29,091	55,325	2,319,156	7,004,940	
245,070	479,959	511,658	99,250	136,843	29,091	55,325	1,557,196	4,929,247	
50,808	42,579	277,728	30,872	123,108	12,800	11,815	549,710	2,250,263	
-	-	40,700	-	-	-	-	40,700	49,979	
1,600	-	26,050	1,030	-	-	-	28,680	81,412	
5,086	22,450	74,940	8,248	12,585	-	10,000	133,309	1,116,439	
187,576	414,930	92,240	59,100	1,150	16,291	33,510	804,797	1,431,154	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	2,211	
-	-	761,960	-	-	-	-	761,960	2,073,482	
100,000	-	2,000	-	-	-	-	102,000	146,967	
-	-	-	-	-	-	-	-	13	
100,000	-	-	-	-	-	-	100,000	139,490	
-	-	-	-	-	-	-	-	11	
-	-	-	-	-	-	-	-	2,185	
-	-	2,000	-	-	-	-	2,000	5,268	
1,187,674	406,814	1,136,476	169,997	7,400	90,700	10,000	3,009,061	9,779,416	
781,082	54,114	797,125	13,716	5,100	700	10,000	1,661,837	2,112,538	
-	-	18,500	-	2,000	-	-	20,500	34,550	
-	-	-	-	-	-	-	-	0	
70,900	217,600	126,550	15,900	-	-	-	430,950	1,431,048	
-	208,000	-	-	-	-	-	208,000	332,311	
50,000	-	122,800	-	-	-	-	172,800	216,205	
-	-	2,950	-	-	-	-	2,950	86,190	
-	-	-	-	-	-	-	-	122	
20,900	9,600	800	15,900	-	-	-	47,200	72,538	
-	-	-	-	-	-	-	-	697,271	
-	-	-	-	-	-	-	-	26,410	
-	400	11,200	2,600	300	-	-	14,500	64,634	
26,000	2,800	11,500	8,000	-	-	-	48,300	52,390	

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	194	3,620	394	-	-	1,827
Manufacture of luggage, handbags and the like, saddlery and harness	720	47,579	164	-	-	6
Manufacture of footwear	738	544	23	-	-	1,676
a. Leather wear	737	540	20	-	-	1,675
b. Rubber and Plastic wear	1	4	3	-	-	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	823	3,018	1,607	-	-	6,148
17 - Manufacture of paper and paper products	6,052	5,051	2,876	-	-	80
18 - Printing and reproduction of recorded media	6,503	22,107	5,319	28	-	15,215
Printing and other service activities related to printing	6,288	21,893	5,193	28	-	15,215
Reproduction of recorded media	215	214	126	-	-	-
19 - Manufacture of coke and refined petroleum products	1,895	480	1	-	-	-
20 - Manufacture of chemicals and chemical products	90,368	15,865	633	-	-	35,964
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121,276	543	173	-	-	1
22 - Manufacture of rubber and plastics products	8,230	16,035	380	8	-	16,120
23 - Manufacture of other non-metallic mineral products	75,702	16,245	46,998	-	-	2,883
24 - Manufacture of basic metals	23,730	52,156	5,004	-	-	68,369
25 - Manufacture of fabricated metal products, except machinery and equipment	121	152	120	-	-	11
26 - Manufacture of computer, electronic and optical products	13,286	16,157	140	-	-	11,348
27 - Manufacture of electrical equipment	5,651	1,992	1,032	-	-	274
28 - Manufacture of machinery and equipment	4,468	87	226	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	22,204	6,534,624	33,061	5	-	4,689,877
30 - Manufacture of other transport equipment	1	7,076	4	-	-	8,682
31 - Manufacture of furniture	15,215	28,171	1,067	-	-	4,300
32 - Other manufacturing	853,470	1,007,404	21,301	597	-	267,644
Manufacture of jewellery and related articles	40,482	77,746	3,907	-	-	11,092
Manufacture of imitation jewellery and related articles	2,403	853	12	-	-	378
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	2	9,117	3	-	-	-
Manufacture of games and toys	1	1	11	-	-	-
Manufacture of medical and dental instruments and supplies	17,444	21,168	4,161	-	-	100,571
Manufacture of Handicrafts	367	17,826	2,155	-	-	3,114
Other manufacturing n.e.c.	792,772	880,693	11,052	597	-	152,490
33 - Repair and installation of machinery and equipment	660	1,516	459	-	-	3,329
D. Electricity, gas, steam and air conditioning supply	10,950	31,978	14,006	-	-	9,508
Electric power generation, transmission and distribution	10,876	23,625	13,695	-	-	9,500
a) Hydal	6,805	7,265	1,377	-	-	4,746
b) Thermal	98	166	165	-	-	1
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	3,947	5,562	6,363	-	-	4,753
f) Other	25	10,632	5,790	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	74	8,353	311	-	-	8
Steam and air conditioning supply	-	-	0	-	-	-
E. Water supply; sewerage, waste management and remediation activities	230	117	70	-	-	2,561
36 - Water collection, treatment and supply	218	105	56	-	-	2,561
37 - Sewerage	-	-	0	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	0	-	-	-
39 - Remediation activities and other waste management services	12	12	13	-	-	-
F. Construction	742,273	847,235	314,723	54,753	-	475,622
41 - Construction of buildings	511,283	586,788	212,450	23,728	-	361,666
42 - Civil engineering	230,851	165,084	98,222	31,025	-	113,177
43 - Specialized construction activities	138	95,363	4,051	-	-	779

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-26 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	Sub Total	Total Deposits
-	-	1,500	-	-	-	-	1,500	3,721
26,000	2,800	10,000	8,000	-	-	-	46,800	46,970
-	-	-	-	-	-	-	-	1,699
-	-	-	-	-	-	-	-	1,695
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	7,754
-	-	5,000	-	-	-	-	5,000	7,956
-	-	-	-	-	-	-	-	20,563
-	-	-	-	-	-	-	-	20,437
-	-	-	-	-	-	-	-	126
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	36,597
-	-	-	-	-	-	-	-	173
-	-	-	-	-	-	-	-	16,508
-	-	-	-	-	-	-	-	49,881
-	12,500	5,000	-	-	-	-	17,500	90,873
-	-	-	-	-	-	-	-	131
-	-	-	9,000	-	-	-	9,000	20,488
-	-	-	-	-	-	-	-	1,306
-	-	-	-	-	-	-	-	226
24,000	-	-	-	-	-	-	24,000	4,746,943
-	-	-	-	-	-	-	-	8,686
15,000	500	2,209	350	-	-	-	18,059	23,426
270,692	118,900	156,092	120,431	-	90,000	-	756,115	1,045,656
2,500	4,900	2,600	-	-	-	-	10,000	24,999
-	-	3,700	-	-	-	-	3,700	4,090
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	104,732
-	-	18,000	-	-	-	-	18,000	23,268
268,192	114,000	131,792	120,431	-	90,000	-	724,415	888,553
-	-	3,300	-	-	-	-	3,300	7,088
-	-	9,253	-	3,000	-	-	12,253	35,767
-	-	9,253	-	-	-	-	9,253	32,448
-	-	-	-	-	-	-	-	6,123
-	-	-	-	-	-	-	-	166
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	9,253	-	-	-	-	9,253	20,369
-	-	-	-	-	-	-	-	5,790
-	-	-	-	3,000	-	-	3,000	3,319
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2,631
-	-	-	-	-	-	-	-	2,617
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	13
51,050	111,200	58,418	25,320	16,300	800	-	263,088	1,108,186
51,050	41,200	18,418	24,970	6,300	800	-	142,738	740,582
-	-	-	350	10,000	-	-	10,350	252,774
-	70,000	40,000	-	-	-	-	110,000	114,830

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-25	Mar-26	Jun-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,315,078	18,085,478	2,869,432	281,661	-	12,953,520
45 - Wholesale and retail trade and repair of motor vehicles and	3,277,998	2,678,807	76,217	5,006	-	4,221,333
46 - Wholesale trade, except of motor vehicles and motorcycles	6,902,569	8,480,686	1,375,982	197,754	-	2,558,185
47 - Retail trade, except of motor vehicles and motorcycles	5,134,511	6,925,985	1,417,234	78,901	-	6,174,003
H. Transportation and storage	554,202	664,052	134,560	17,520	-	38,717
49 - Land transport and transport via pipelines	75,508	39,896	37,059	20	-	26,497
50 - Water transport	29	29	33	-	-	-
51 - Air transport	5,811	1,515	219	-	-	-
52 - Warehousing and support activities for transportation	14,873	35,166	21,565	17,500	-	12,177
53 - Courier activities other than national post activities	457,982	587,446	75,684	-	-	43
I. Accommodation and food service activities	504,471	406,791	28,190	4	-	335,712
55 - Accommodation	446,400	314,046	17,355	-	-	299,440
56 - Food and beverage service activities	58,071	92,745	10,835	4	-	36,272
J. Information and communication	10,298,886	8,094,167	147,710	2,509	-	2,904,568
58 - Publishing activities	87,439	1,120	1,322	-	-	91
59 - Motion picture, video and television programme production, sound recording and music publishing activities	506	638	702	-	-	10
60 - Programming and broadcasting activities	3,712	4,509	4,509	-	-	-
61 - Telecommunications	9,639,043	7,611,361	50,797	-	-	2,421,731
62 - Computer programming, consultancy and related activities	368,459	434,570	67,668	332	-	481,523
63 - Information service activities	199,728	41,969	22,713	2,177	-	1,213
K. Real estate activities	161,557	339,393	181,723	3,996	-	332,070
L. Professional, scientific and technical activities	1,270,629	2,179,136	100,242	16,678	-	329,354
69 - Legal and accounting activities	649,932	590,717	27,725	56	-	126,196
70 - Activities of head offices; management consultancy activities	205,898	1,057,996	7,659	-	-	107,179
71 - Architectural and engineering activities; technical testing and analysis	186,277	161,236	21,184	16,622	-	42,655
72 - Scientific research and development	319	191	295	-	-	2,623
73 - Advertising and market research	66,683	99,570	22,933	-	-	14,923
74 - Other professional, scientific and technical activities	161,518	269,234	20,118	-	-	35,777
75 - Veterinary activities	2	192	328	-	-	1
M. Administrative and support service activities	1,234,856	4,664,366	262,228	338	-	3,426,399
77 - Rental and leasing activities	21,668	29,028	3,935	-	-	2,055
78 - Employment activities	117,594	124,041	129,729	-	-	928
79 - Travel agency, tour operator, reservation service and related activities	75,409	72,205	21,272	4	-	71,282
80 - Security and investigation activities	68,971	50,212	25,501	-	-	1,864
81. Services to buildings and landscape activities	156,270	110,813	980	24	-	118,095
82 - Office administrative, office support and other business support activities	794,944	4,278,067	80,811	310	-	3,232,175
N. Education	5,973,260	7,717,119	185,621	6,819	-	452,550
O. Human health and social work activities	1,320,133	1,137,633	51,122	11,670	-	359,682
86 - Human health activities	1,306,764	1,135,666	50,649	11,670	-	358,902
87 - Residential care activities	12,658	-	0	-	-	-
88. Social work activities with and without accommodation	711	1,967	473	-	-	780
P. Arts, entertainment and recreation	25,426	11,157	5,294	-	-	2,715
Q. Other service activities	19,395,539	13,336,943	1,811,377	157,513	-	6,507,754
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	106,632,778	127,242,417	3,998,506	175,063	-	80,370,370
A. Private Trusts and Non-profit Organizations	79,740,349	91,283,344	660,686	175,063	-	71,516,111
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	26,892,429	35,959,073	3,337,820	-	-	8,854,259
VI. PERSONAL	367,966,765	411,849,229	209,186,076	1,719,285	-	87,224,638
A. Salaried persons	42,551,551	48,020,493	5,140,322	117,993	-	13,411,209
B. Self employed	121,193,578	128,377,928	22,905,463	1,371,016	-	42,432,362
C. Other Personal	204,221,637	235,450,808	181,140,291	230,276	-	31,381,068
VII. OTHER	10,967,020	6,310,032	496,793	8,609	-	2,166,751
Total	702,423,276	867,485,458	237,971,808	2,464,711	-	364,196,893

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-26 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	Sub Total	Total Deposits
1,680,233	1,927,066	1,696,089	1,213,241	239,767	155,781	143,971	7,056,148	23,160,762
46,377	59,150	259,200	-	4,000	-	-	368,727	4,671,283
1,362,953	1,480,596	697,755	1,040,282	81,685	151,661	10,170	4,825,102	8,957,023
270,903	387,320	739,134	172,959	154,082	4,120	133,801	1,862,319	9,532,456
242,650	-	6,250	-	-	-	-	248,900	439,697
650	-	6,250	-	-	-	-	6,900	70,476
-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	219
-	-	-	-	-	-	-	-	51,243
242,000	-	-	-	-	-	-	242,000	317,727
5,800	4,000	33,890	-	1,500	-	-	45,190	409,096
800	-	8,200	-	-	-	-	9,000	325,796
5,000	4,000	25,690	-	1,500	-	-	36,190	83,301
40	-	5,043,900	30,000	-	-	-	5,073,940	8,128,728
-	-	-	-	-	-	-	-	1,413
-	-	-	-	-	-	-	-	712
-	-	-	-	-	-	-	-	4,509
40	-	5,023,900	-	-	-	-	5,023,940	7,496,468
-	-	20,000	30,000	-	-	-	50,000	599,523
-	-	-	-	-	-	-	-	26,103
34,800	24,100	9,300	32,650	44,000	4,000	-	148,850	666,639
125,264	409,446	976,522	169,433	11,265	64,600	9,500	1,766,030	2,212,304
60,900	101,473	133,300	90,600	5,450	3,000	9,500	404,223	558,200
17,170	79,900	789,672	2,000	-	5,000	-	893,742	1,008,580
27,615	100,663	6,000	12,500	815	-	-	147,593	228,054
-	-	-	-	-	-	-	-	2,918
18,629	19,910	23,700	26,133	-	-	-	88,372	126,228
950	107,500	23,850	38,200	5,000	56,600	-	232,100	287,995
-	-	-	-	-	-	-	-	329
105,331	1,131,555	798,660	-	1,024	-	-	2,036,570	5,725,534
10,800	-	14,651	-	-	-	-	25,451	31,440
-	-	-	-	-	-	-	-	130,657
-	-	1,214	-	-	-	-	1,214	93,772
-	-	-	-	-	-	-	-	27,365
-	-	5,900	-	-	-	-	5,900	124,999
94,531	1,131,555	776,895	-	1,024	-	-	2,004,005	5,317,300
1,026,543	70,400	6,440,904	7,800	2,620	-	6,120	7,554,387	8,199,377
195,954	371,323	160,511	43,100	14,500	16,000	29,500	830,888	1,253,363
195,954	371,323	160,511	43,100	14,500	16,000	29,500	830,888	1,252,109
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1,253
-	-	5,200	-	-	-	-	5,200	13,209
870,519	311,346	3,688,367	160,100	26,240	9,500	-	5,066,072	13,542,716
3,117,118	4,087,500	41,484,222	980,325	488,285	-	36,584	50,194,034	134,737,973
1,226,456	868,500	22,294,781	75,000	388,300	-	-	24,853,037	97,204,897
1,890,662	3,219,000	19,189,441	905,325	99,985	-	36,584	25,340,997	37,533,076
9,239,631	12,062,892	59,166,660	22,208,955	39,894,164	362,367	13,415,758	156,350,427	454,480,427
2,615,528	3,198,796	10,516,633	3,958,746	7,979,519	77,850	2,094,810	30,441,882	49,111,406
1,704,337	3,385,155	21,851,755	11,304,771	20,460,004	37,572	6,859,949	65,603,542	132,312,383
4,919,766	5,478,942	26,798,272	6,945,438	11,454,641	246,945	4,460,999	60,305,003	273,056,638
287,200	28,260	1,005,882	50	3,100	-	-	1,324,492	3,996,645
30,389,419	29,881,847	183,153,795	27,212,660	41,557,008	732,839	13,708,758	326,636,326	931,269,739

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th June, 2026

(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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	56,058,289	326,850,271	28,700,112	140,839,857	28,806	30,193,295	69,450	433,386,315	84,856,657	931,269,739
I. GOVERNMENT	-	-	-	-	-	-	1,547	79,500,603	1,547	79,500,603
A. Federal Government	-	-	-	-	-	-	492	37,653,059	492	37,653,059
B. Provincial Governments	-	-	-	-	-	-	975	41,819,836	975	41,819,836
C. Local Bodies	-	-	-	-	-	-	80	27,708	80	27,708
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	82	3,893,756	82	3,893,756
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	9	928,378	9	928,378
Utilities	-	-	-	-	-	-	2	5,092	2	5,092
Transport, storage and communications	-	-	-	-	-	-	6	377	6	377
Manufacturing	-	-	-	-	-	-	36	2,651,333	36	2,651,333
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	2	74	2	74
Others	-	-	-	-	-	-	26	308,469	26	308,469
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	3,792	172,831,001	3,792	172,831,001
Mutual Funds and AMCs	-	-	-	-	-	-	293	120,790,332	293	120,790,332
Insurance & Pension Funds	-	-	-	-	-	-	271	4,868,363	271	4,868,363
MFIs and DFIs	-	-	-	-	-	-	249	28,595,579	249	28,595,579
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	26	10,322	26	10,322
Modarabas	-	-	-	-	-	-	8	12,746	8	12,746
Other NBFIs	-	-	-	-	-	-	2,945	18,553,659	2,945	18,553,659
IV. PRIVATE SECTOR (BUSINESS)	1,549,849	29,912,265	315,782	10,879,603	1,498	458,888	18,711	40,578,577	1,885,840	81,829,333
A. Agriculture, forestry and fishing	562,065	5,939,232	107,540	893,005	530	161,438	133	11,265	670,268	7,004,940
1. Crop and animal production, hunting and related service activities	561,915	3,863,775	107,522	892,987	530	161,438	131	11,046	670,098	4,929,247
Growing of Wheat, Rice, Sugar Cane & Cotton	402,648	1,752,697	64,545	346,775	458	150,560	52	230	467,703	2,250,263
Growing of tropical, subtropical, pome and stone fruits & vegetables	456	49,196	66	22	-	-	33	761	555	49,979
Growing of other fruits, vegetables and crops	2,136	69,938	246	10,211	1	21	20	1,241	2,403	81,412
Raising of livestock and other related activities	73,044	844,076	34,116	262,658	30	1,249	14	8,456	107,204	1,116,439
Other agricultural support activities	83,631	1,147,867	8,549	273,321	41	9,608	12	358	92,233	1,431,154
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	9	2,211	-	-	-	-	-	-	9	2,211
03 - Fishing and aquaculture	141	2,073,246	18	18	-	-	2	219	161	2,073,482
B. Mining and quarrying	85	25,453	4	8	-	-	55	121,506	144	146,967
05 - Mining of coal and lignite	12	4	1	0	-	-	5	9	18	13
06 - Extraction of crude petroleum and natural gas	46	18,054	-	-	-	-	45	121,436	91	139,490
07 - Mining of metal ores	4	3	1	8	-	-	2	-	7	11
08-Other mining and quarrying	13	2,124	1	0	-	-	3	61	17	2,185
09 - Mining support service activities	10	5,268	1	0	-	-	-	-	11	5,268
C. Manufacturing	107,775	3,350,620	45,277	499,933	31	8,693	321	5,920,171	153,404	9,779,416
10 - Manufacture of food products	57,815	1,310,587	18,109	223,361	12	235	62	578,355	75,998	2,112,538
11 - Manufacture of beverages	1,153	32,450	29	11	-	-	7	2,088	1,189	34,550
12 - Manufacture of tobacco products	1	0	-	-	-	-	-	-	1	0
13 - Manufacture of textiles	3,021	889,191	7,364	100,265	3	11	68	441,581	10,456	1,431,048
Preparation and spinning of textile fibres	28	11,010	-	-	3	11	40	321,290	71	332,311
Weaving of textiles	1,453	120,602	3,655	9,947	-	-	7	85,657	5,115	216,205
Finishing of textiles	265	59,710	261	17,811	-	-	7	8,669	533	86,190
Manufacture of knitted and crocheted fabrics	1	0	14	4	-	-	5	118	20	122
Manufacture of made-up textile articles, except apparel	391	237	2,948	72,301	-	-	1	-	3,340	72,538
Manufacture of carpets and rugs	4	697,256	-	-	-	-	2	15	6	697,271
Manufacture of other textiles n.e.c.	879	375	486	203	-	-	6	25,832	1,371	26,410
14 - Manufacture of wearing apparel	5,751	14,292	10,151	16,921	-	-	22	33,421	15,924	64,634
15 - Manufacture of leather and related products	1,059	47,502	647	3,630	1	64	6	1,194	1,713	52,390

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th June, 2026

(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	334	90	629	3,629	-	-	1	2	964	3,721
Manufacture of luggage, handbags and the like, saddlery and harness	184	46,963	9	1	-	-	1	6	194	46,970
Manufacture of footwear	541	449	9	0	1	64	4	1,186	555	1,699
a. Leather wear	539	445	8	-	1	64	4	1,186	552	1,695
b. Rubber and Plastic wear	2	4	1	0	-	-	-	-	3	4
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,089	7,754	4	1	-	-	-	-	1,093	7,754
17 - Manufacture of paper and paper products	13	7,956	-	-	-	-	-	-	13	7,956
18 - Printing and reproduction of recorded media	550	18,084	9	4	-	-	52	2,474	611	20,563
Printing and other service activities related to printing	545	18,083	9	4	-	-	47	2,349	601	20,437
Reproduction of recorded media	5	1	-	-	-	-	5	125	10	126
19 - Manufacture of coke and refined petroleum products	1	-	1	0	-	-	3	1	5	1
20 - Manufacture of chemicals and chemical products	57	36,154	2	0	-	-	7	443	66	36,597
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10	22	-	-	-	-	3	151	13	173
22 - Manufacture of rubber and plastics products	166	16,203	5	10	-	-	5	295	176	16,508
23 - Manufacture of other non-metallic mineral products	613	15,096	113	26	1	12	5	34,747	732	49,881
24 - Manufacture of basic metals	1,221	89,834	2	1,000	-	-	9	39	1,232	90,873
25. Manufacture of fabricated metal products, except machinery and equipment	25	122	2	0	-	-	2	9	29	131
26 - Manufacture of computer, electronic and optical	40	20,360	14	17	-	-	3	112	57	20,488
27 - Manufacture of electrical equipment	71	1,030	2	0	-	-	8	276	81	1,306
28 - Manufacture of machinery and equipment	39	215	4	9	-	-	4	3	47	226
29 - Manufacture of motor vehicles, trailers and semi-trailers	29	25,581	-	-	-	-	12	4,721,362	41	4,746,943
30 - Manufacture of other transport equipment	17	8,685	1	0	-	-	-	-	18	8,686
31 - Manufacture of furniture	1,665	23,310	8	-	3	54	2	62	1,678	23,426
32. Other manufacturing	33,294	782,162	8,806	151,621	11	8,317	40	103,556	42,151	1,045,656
Manufacture of jewellery and related articles	914	21,830	73	661	1	2,500	4	8	992	24,999
Manufacture of imitation jewellery and related articles	9	4,078	1	11	-	-	3	1	13	4,090
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	30	1	-	-	-	-	2	2	32	3
Manufacture of games and toys	3	0	2	9	-	-	2	1	7	11
Manufacture of medical and dental instruments and	18,440	5,128	2,670	320	1	-	3	99,284	21,114	104,732
Manufacture of Handicrafts	274	2,906	3,827	20,357	-	-	1	5	4,102	23,268
Other manufacturing n.e.c.	13,624	748,219	2,233	130,262	9	5,817	25	4,255	15,891	888,553
33 - Repair and installation of machinery and equipment	75	4,030	4	3,056	-	-	1	2	80	7,088
D. Electricity, gas, steam and air conditioning supply	38	3,015	4	0	-	-	38	32,752	80	35,767
Electric power generation, transmission and distribution	35	2,704	3	0	-	-	33	29,744	71	32,448
a) Hydal	-	-	-	-	-	-	22	6,123	22	6,123
b) Thermal	8	166	-	-	-	-	-	-	8	166
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	17	2,534	-	-	-	-	9	17,835	26	20,369
f) Other	10	4	3	0	-	-	2	5,786	15	5,790
Manufacture of gas; distribution of gaseous fuels through mains	3	311	-	-	-	-	5	3,008	8	3,319
Steam and air conditioning supply	-	-	1	0	-	-	-	-	1	0
E. Water supply; sewerage, waste management and remediation activities	19	2,614	3	0	-	-	16	16	38	2,631
36 - Water collection, treatment and supply	12	2,613	-	-	-	-	14	4	26	2,617
37 - Sewerage	1	0	-	-	-	-	-	-	1	0
38 - Waste collection, treatment and disposal activities; materials recovery	2	0	-	-	-	-	-	-	2	0
39 - Remediation activities and other waste management services	4	1	3	0	-	-	2	12	9	13
F. Construction	1,815	892,148	18	10,567	41	13,861	270	191,610	2,144	1,108,186
41 - Construction of buildings	1,496	618,935	16	10,565	12	7,518	206	103,564	1,730	740,582
42 - Civil engineering	296	233,148	1	-	29	6,343	57	13,283	383	252,774
43 - Specialized construction activities	23	40,065	1	2	-	-	7	74,763	31	114,830

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th June, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	550,435	10,944,964	83,581	2,412,675	221	155,779	10,208	9,647,344	644,445	23,160,762
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	7,725	722,803	62	57,860	2	283	137	3,890,336	7,926	4,671,283
46 - Wholesale trade, except of motor vehicles and motorcycles	476,371	6,442,375	74,754	1,799,853	171	129,459	2,123	585,336	553,419	8,957,023
47 - Retail trade, except of motor vehicles and motorcycles	66,339	3,779,785	8,765	554,962	48	26,037	7,948	5,171,672	83,100	9,532,456
H. Transportation and storage	563	64,582	12	1	1	6	170	375,109	746	439,697
49 - Land transport and transport via pipelines	497	34,869	6	1	1	6	91	35,600	595	70,476
50 - Water transport	3	4	1	0	-	-	1	29	5	33
51 - Air transport	1	0	-	-	-	-	9	219	10	219
52 - Warehousing and support activities for transportation	55	29,707	5	-	-	-	19	21,536	79	51,243
53 - Courier activities other than national post activities	7	2	-	-	-	-	50	317,725	57	317,727
I. Accommodation and food service activities	6,688	387,458	183	8,496	5	155	141	12,987	7,017	409,096
55 - Accommodation	4,008	314,294	48	25	4	135	103	11,341	4,163	325,796
56 - Food and beverage service activities	2,680	73,164	135	8,471	1	20	38	1,646	2,854	83,301
J. Information and communication	1,421	316,117	287	4,259	5	23,263	991	7,785,088	2,704	8,128,728
58 - Publishing activities	14	29	-	-	-	-	60	1,384	74	1,413
59 - Motion picture, video and television programme production, sound recording and music publishing activities	375	681	2	0	-	-	6	31	383	712
60 - Programming and broadcasting activities	2	164	-	-	-	-	1	4,345	3	4,509
61 - Telecommunications	687	142,712	1	0	-	-	597	7,353,756	1,285	7,496,468
62 - Computer programming, consultancy and related	260	172,440	29	2,694	5	23,263	244	401,126	538	599,523
63 - Information service activities	83	91	255	1,565	-	-	83	24,446	421	26,103
K. Real estate activities	495	286,780	39	6,713	12	11,155	141	361,991	687	666,639
L. Professional, scientific and technical activities	5,679	1,094,732	226	149,882	30	3,620	408	964,070	6,343	2,212,304
69 - Legal and accounting activities	461	442,476	54	62,515	17	3,146	60	50,063	592	558,200
70 - Activities of head offices; management consultancy activities	124	211,405	27	42,972	3	15	180	754,188	334	1,008,580
71 - Architectural and engineering activities; technical testing and analysis	2,777	196,419	16	28,347	4	197	25	3,091	2,822	228,054
72 - Scientific research and development	6	6	-	-	-	-	3	2,912	9	2,918
73 - Advertising and market research	565	91,383	67	12,163	2	-	67	22,682	701	126,228
74 - Other professional, scientific and technical activities	1,734	152,714	62	3,885	4	262	73	131,134	1,873	287,995
75 - Veterinary activities	12	329	-	-	-	-	-	-	12	329
M. Administrative and support service activities	4,972	1,261,422	624	4,095,694	569	48,267	245	320,151	6,410	5,725,534
77 - Rental and leasing activities	44	27,521	-	-	-	-	17	3,919	61	31,440
78 - Employment activities	-	-	-	-	-	-	11	130,657	11	130,657
79 - Travel agency, tour operator, reservation service and related activities	148	18,947	1	-	550	47,780	85	27,045	784	93,772
80 - Security and investigation activities	37	8,586	1	0	-	-	37	18,779	75	27,365
81 - Services to buildings and landscape activities	422	124,955	25	3	-	-	8	41	455	124,999
82 - Office administrative, office support and other business support activities	4,321	1,081,413	597	4,095,691	19	487	87	139,710	5,024	5,317,300
N. Education	1,434	287,779	454	76,859	6	331	735	7,834,408	2,629	8,199,377
O. Human health and social work activities	1,883	837,081	383	350,980	22	19,762	122	45,540	2,410	1,253,363
86 - Human health activities	1,877	837,061	381	350,980	22	19,762	90	44,306	2,370	1,252,109
87 - Residential care activities	1	0	1	0	-	-	1	-	3	0
88 - Social work activities with and without accommodation	5	19	1	0	-	-	31	1,234	37	1,253
P. Arts, entertainment and recreation	68	312	11	0	-	-	22	12,897	101	13,209
Q. Other service activities	304,414	4,217,956	77,136	2,370,531	25	12,558	4,695	6,941,672	386,270	13,542,716
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	44,381	134,737,973	44,381	134,737,973
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	1,062	97,204,897	1,062	97,204,897
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	43,319	37,533,076	43,319	37,533,076
VI. PERSONAL	54,488,419	295,273,672	28,349,943	129,506,999	27,302	29,668,407	345	31,349	82,866,009	454,480,427
A. Salaried persons	382,905	34,508,976	65,892	11,778,903	2,931	2,808,153	30	15,374	451,758	49,111,406
B. Self employed	4,634,034	93,824,398	1,671,565	33,488,750	4,808	4,986,952	233	12,283	6,310,640	132,312,383
C. Other Personal	49,471,480	166,940,298	26,612,486	84,239,346	19,563	21,873,302	82	3,692	76,103,611	273,056,638
VII. OTHER	20,021	1,664,334	34,387	453,256	6	66,000	592	1,813,056	55,006	3,996,645
Total	56,058,289	326,850,271	28,700,112	140,839,857	28,806	30,193,295	69,450	433,386,315	84,856,657	931,269,739

Note(s)

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

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	10,690	39,620	50,311	13,714	51,764	65,478	13,436	66,064	79,501
	NFPSEs	7	5,159	5,166	8	4,201	4,209	0	3,894	3,894
	NBFCs & Fin Aux.	1,181	93,039	94,220	379	174,799	175,179	788	172,043	172,831
	Private Sector	7,728	59,432	67,160	4,826	72,392	77,218	4,947	76,882	81,829
	Trust Fund	2,380	104,253	106,633	4,286	122,956	127,242	5,115	129,623	134,738
	Personal	98,090	269,876	367,967	109,223	302,626	411,849	114,799	339,681	454,480
	Others	767	10,200	10,967	898	5,412	6,310	277	3,719	3,997
	Total	120,843	581,580	702,423	133,335	734,151	867,485	139,363	791,907	931,270
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	14	1,431	1,445	15	2,554	2,569	14	8,176	8,190
	NFPSEs	7	511	518	8	2,279	2,288	0	840	840
	NBFCs & Fin Aux.	36	18,533	18,569	16	18,408	18,424	81	18,927	19,008
	Private Sector	4,151	21,436	25,587	2,876	30,436	33,312	3,115	33,220	36,335
	Trust Fund	1,187	19,495	20,682	2,953	27,667	30,620	2,965	27,318	30,284
	Personal	52,808	73,257	126,065	59,437	76,321	135,758	60,863	91,336	152,199
	Others	112	6,490	6,602	166	2,072	2,238	253	2,935	3,188
	Total	58,315	141,153	199,468	65,472	159,737	225,209	67,290	182,753	250,043
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	496	3,953	4,449	31	12,310	12,340	25	3,736	3,762
	NFPSEs	-	2,963	2,963	-	1,795	1,795	-	2,091	2,091
	NBFCs & Fin Aux.	2	51,858	51,860	162	131,321	131,483	143	123,665	123,808
	Private Sector	1,905	15,486	17,392	822	26,891	27,713	926	24,449	25,375
	Trust Fund	288	60,485	60,773	182	80,997	81,179	193	88,195	88,388
	Personal	24,492	54,690	79,183	26,504	60,828	87,332	28,446	58,742	87,188
	Others	0	2,097	2,097	3	2,978	2,981	3	209	213
	Total	27,184	191,533	218,717	27,705	317,119	344,824	29,737	301,088	330,825
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	5,842	14,800	20,642	8,685	15,832	24,517	8,336	25,049	33,385
	NFPSEs	-	1,285	1,285	-	6	6	-	28	28
	NBFCs & Fin Aux.	751	15	766	0	15	16	0	16	16
	Private Sector	1,153	1,117	2,271	862	804	1,666	582	1,011	1,594
	Trust Fund	494	733	1,227	510	1,139	1,650	613	1,256	1,869
	Personal	12,871	8,054	20,925	14,330	9,043	23,373	15,495	9,791	25,286
	Others	180	490	670	57	9	66	12	14	26
	Total	21,292	26,494	47,786	24,445	26,849	51,293	25,038	37,167	62,205
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	18	18	0	3	3	0	8	8
	NFPSEs	-	6	6	-	3	3	-	5	5
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	41	353	394	1	188	189	0	217	217
	Trust Fund	0	446	446	1	1,336	1,337	1	1,366	1,366
	Personal	660	390	1,050	556	393	948	637	441	1,078
	Others	0	203	203	0	0	0	-	2	2
	Total	702	1,416	2,117	557	1,922	2,479	638	2,040	2,677
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	15,792	15,792	-	16,856	16,856	-	25,097	25,097
	NFPSEs	-	370	370	-	117	117	-	928	928
	NBFCs & Fin Aux.	-	7,784	7,784	-	12,331	12,331	-	15,282	15,282
	Private Sector	-	20,047	20,047	-	12,376	12,376	-	16,558	16,558
	Trust Fund	-	19,781	19,781	-	7,339	7,339	-	6,974	6,974
	Personal	-	124,973	124,973	-	147,151	147,151	-	169,174	169,174
	Others	-	431	431	-	311	311	-	444	444
	Total	-	189,178	189,178	-	196,481	196,481	-	234,458	234,458

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
				0						
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	4,337	2,060	6,397	4,984	2,273	7,257	5,061	2,122	7,183
	NFPSEs	0	24	24	-	0	0	-	0	0
	NBFCs & Fin Aux.	392	9,846	10,238	201	10,477	10,678	564	11,841	12,404
	Private Sector	477	736	1,213	265	1,536	1,801	323	1,267	1,590
	Trust Fund	407	3,313	3,720	635	4,477	5,112	1,338	4,513	5,852
	Personal	7,194	5,945	13,139	8,329	5,727	14,056	9,282	6,890	16,173
	Others	474	470	944	671	30	701	9	22	31
	Total	13,282	22,393	35,675	15,085	24,520	39,606	16,578	26,656	43,234
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,568	1,568	-	1,935	1,935	-	1,875	1,875
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	5,003	5,003	-	2,247	2,247	-	2,313	2,313
	Private Sector	0	257	257	0	161	161	0	159	160
	Trust Fund	4	1	4	4	1	5	4	1	5
	Personal	65	2,567	2,632	66	3,164	3,231	77	3,305	3,382
	Others	-	18	18	-	13	13	-	93	93
	Total	69	9,414	9,483	71	7,522	7,593	81	7,746	7,828

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	68,927,099	101,293,206	78,250,708	106,364,882	83,247,085	148,217,037
5,000 to 10,000	1,041,261	7,896,401	396,758	2,815,991	889,938	7,566,158
10,000 to 20,000	113,849	1,689,762	1,348,015	18,475,552	165,096	2,336,878
20,000 to 25,000	42,311	941,853	214,979	4,820,556	61,809	1,363,918
25,000 to 30,000	44,771	1,195,432	51,825	1,396,908	55,480	1,483,925
30,000 to 40,000	45,861	1,585,315	57,246	1,981,348	49,728	1,706,959
40,000 to 50,000	29,620	1,322,718	30,336	1,376,311	34,083	1,512,971
50,000 to 60,000	25,782	1,385,154	20,893	1,113,538	26,820	1,448,146
60,000 to 70,000	14,384	928,366	12,376	797,661	16,014	1,029,307
70,000 to 80,000	56,797	4,254,680	62,778	4,704,251	43,932	3,288,422
80,000 to 90,000	7,819	660,943	7,227	611,850	8,641	730,754
90,000 to 100,000	6,897	654,826	6,690	634,823	7,507	711,806
100,000 to 200,000	78,186	9,261,138	60,453	7,551,088	76,889	9,363,086
200,000 to 300,000	22,236	5,163,701	24,933	5,870,238	24,035	5,640,287
300,000 to 400,000	13,203	4,404,734	15,215	5,126,905	14,869	4,995,049
400,000 to 500,000	9,514	4,133,693	10,756	4,696,563	10,911	4,789,517
500,000 to 600,000	19,561	10,032,587	20,768	10,669,037	20,756	10,704,319
600,000 to 700,000	5,713	3,612,191	6,484	4,120,126	6,433	4,094,966
700,000 to 800,000	4,634	3,398,909	5,565	4,092,302	5,542	4,094,091
800,000 to 900,000	3,934	3,275,681	5,655	4,794,690	4,538	3,797,217
900,000 to 1,000,000	3,445	3,237,614	4,060	3,818,818	4,094	3,860,085
1,000,000 to 2,000,000	35,427	42,559,078	41,076	50,398,069	39,406	47,709,620
2,000,000 to 3,000,000	13,004	29,760,126	14,827	33,959,241	17,431	40,293,225
3,000,000 to 4,000,000	4,985	16,516,203	5,997	19,934,719	5,622	18,583,025
4,000,000 to 5,000,000	2,906	12,621,168	2,990	13,017,412	3,182	13,867,735
5,000,000 to 6,000,000	5,575	28,469,632	6,345	32,362,458	6,725	34,366,856
6,000,000 to 7,000,000	1,258	7,988,493	1,175	7,455,803	1,357	8,628,231
7,000,000 to 8,000,000	864	6,359,500	891	6,585,826	1,023	7,520,732
8,000,000 to 9,000,000	638	5,333,377	605	5,045,186	674	5,625,521
9,000,000 to 10,000,000	462	4,350,656	533	5,038,106	572	5,403,266
10,000,000 to 100,000,000	5,337	105,537,616	5,374	114,765,124	5,807	123,291,251
100,000,000 & Over	549	272,598,521	605	383,090,077	658	403,245,381
Total	70,587,882	702,423,276	80,694,138	867,485,458	84,856,657	931,269,739

Note(s)

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

8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks
As on 30th June, 2026

(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	55,435,663	113,618,480	27,762,953	34,542,191	12,468	9,295	36,001	47,072	83,247,085	148,217,037
5,000 to 10,000	151,566	1,078,925	731,495	6,438,498	1,092	7,724	5,785	41,011	889,938	7,566,158
10,000 to 20,000	109,812	1,552,181	48,470	690,767	965	13,951	5,429	79,979	165,096	2,336,878
20,000 to 25,000	49,061	1,080,378	10,828	240,603	246	5,473	1,674	37,464	61,809	1,363,918
25,000 to 30,000	34,970	935,218	18,838	502,706	204	5,594	1,468	40,407	55,480	1,483,925
30,000 to 40,000	36,132	1,238,399	10,719	360,452	296	10,312	2,581	88,796	49,728	1,706,959
40,000 to 50,000	23,221	1,031,316	8,325	368,363	202	9,041	2,335	104,251	34,083	1,512,971
50,000 to 60,000	19,263	1,041,351	5,807	311,689	477	24,697	1,273	70,409	26,820	1,448,146
60,000 to 70,000	11,412	722,153	3,628	234,189	164	10,570	810	52,395	16,014	1,029,307
70,000 to 80,000	23,605	1,765,398	19,659	1,472,805	112	8,289	556	41,930	43,932	3,288,422
80,000 to 90,000	5,786	489,326	2,180	184,030	108	9,079	567	48,318	8,641	730,754
90,000 to 100,000	4,987	472,940	1,767	167,069	123	11,583	630	60,214	7,507	711,806
100,000 to 200,000	44,350	5,571,893	28,699	3,265,585	1,424	178,066	2,416	347,541	76,889	9,363,086
200,000 to 300,000	15,552	3,652,036	6,557	1,518,477	712	167,452	1,214	302,322	24,035	5,640,287
300,000 to 400,000	9,999	3,363,454	3,701	1,229,718	484	160,591	685	241,286	14,869	4,995,049
400,000 to 500,000	6,976	3,059,267	2,883	1,258,758	528	233,808	524	237,668	10,911	4,789,517
500,000 to 600,000	13,304	6,871,269	5,657	2,899,312	1,296	663,061	499	270,678	20,756	10,704,319
600,000 to 700,000	4,226	2,685,176	1,594	1,007,273	341	219,887	272	182,630	6,433	4,094,966
700,000 to 800,000	3,712	2,743,088	1,446	1,059,333	177	131,734	207	159,936	5,542	4,094,091
800,000 to 900,000	3,014	2,523,177	1,007	837,070	321	269,026	196	167,944	4,538	3,797,217
900,000 to 1,000,000	2,682	2,528,833	987	924,358	281	203,235	144	143,658	4,094	3,860,085
1,000,000 to 2,000,000	24,905	29,945,138	10,680	12,623,473	3,049	3,533,471	1,172	1,597,538	39,406	47,709,620
2,000,000 to 3,000,000	9,815	22,426,008	5,709	13,349,441	1,455	3,413,164	452	1,104,611	17,431	40,293,225
3,000,000 to 4,000,000	3,682	12,189,178	1,304	4,252,260	456	1,521,006	180	620,581	5,622	18,583,025
4,000,000 to 5,000,000	2,121	9,263,205	694	2,990,189	240	1,046,345	127	567,096	3,182	13,867,735
5,000,000 to 6,000,000	3,806	19,446,613	2,019	10,316,366	685	3,481,152	215	1,122,725	6,725	34,366,856
6,000,000 to 7,000,000	813	5,169,534	301	1,903,528	137	869,880	106	685,289	1,357	8,628,231
7,000,000 to 8,000,000	669	4,925,861	206	1,503,284	86	640,108	62	451,458	1,023	7,520,732
8,000,000 to 9,000,000	388	3,232,802	142	1,182,017	38	319,497	106	891,205	674	5,625,521
9,000,000 to 10,000,000	298	2,803,966	185	1,744,815	51	484,828	38	369,657	572	5,403,266
10,000,000 to 100,000,000	2,856	49,587,729	1,252	24,890,574	550	9,991,845	1,149	38,821,103	5,807	123,291,251
100,000,000 & Over	41	9,825,937	20	6,551,665	18	2,478,535	577	384,308,244	658	403,245,381
Total	56,058,289	326,856,271	28,700,112	140,839,857	28,806	38,193,295	69,450	433,386,315	84,856,657	931,269,739

Notes:

*. 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.

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	502,480	173,807,773	483,868	210,162,157	500,966	228,821,090
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	2,249	1,368,512	3,591	2,457,329	3,199	2,234,038
A. Food Items:	2,219	1,354,413	3,548	2,437,197	3,160	2,215,262
1. Wheat	53	22,471	68	29,789	52	26,634
2. Rice and Paddy	1,123	979,931	2,311	1,964,344	2,168	1,816,681
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	1,043	352,011	1,169	443,064	940	371,947
(a) Indigenous	1,043	352,011	1,169	443,064	940	371,947
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	30	14,099	43	20,132	39	18,776
1. Cotton Raw:	30	14,099	43	20,132	39	18,776
(a) Indigenous	30	14,099	43	20,132	39	18,776
(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	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,887	3,507,294	5,909	4,657,885	5,905	5,815,177
A. Transport Equipment	4,412	3,235,268	4,698	4,407,679	4,810	5,580,744
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	1,475	272,026	1,211	250,206	1,095	234,433
V. Real Estate	88,890	40,615,703	76,563	35,244,289	100,448	42,683,660
A. Land	38,240	10,011,446	35,846	9,811,989	33,607	10,495,417
1. Residential	3,443	2,321,801	3,699	2,588,056	4,086	3,875,779
(a) House	3,435	2,317,118	3,692	2,585,844	4,084	3,874,373
(b) Flat	8	4,683	7	2,212	2	1,406
2. Non-Residential	34,797	7,689,645	32,147	7,223,933	29,521	6,619,638
(a) Commercial	168	103,203	214	107,836	184	90,603
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	30,658	6,563,795	28,626	6,179,078	26,547	5,719,253
(d) Others	3,971	1,022,647	3,307	937,019	2,790	809,782
B. Buildings:	50,650	30,604,257	40,717	25,432,300	66,841	32,188,243
1. Residential	30,821	20,884,116	26,469	18,489,674	53,294	25,800,661
(a) House	30,675	20,711,714	26,327	18,337,479	53,163	25,658,967
(b) Flat	146	172,402	142	152,195	131	141,694
2. Non-Residential	19,829	9,720,142	14,248	6,942,626	13,547	6,387,582
(a) Commercial	471	345,772	418	356,415	855	525,669
(b) Industrial	1	2,852	1	2,493	1	2,355
(c) Agriculture	28	5,317	55	18,094	51	15,644
(d) Others	19,329	9,366,201	13,774	6,565,624	12,640	5,843,914
VI. Fixed Deposits and Insurance Policies	6,719	1,678,904	12,841	3,559,348	12,067	3,400,812
A. Bank Deposits	6,719	1,678,904	12,841	3,559,348	12,067	3,400,812
1. Security Deposits	-	-	-	-	31	6,966
2. Term Deposits (TDRs)	6,633	1,530,442	12,716	3,326,295	11,883	3,082,302
3. Other Deposits	86	148,462	125	233,053	153	311,544
B. Insurance Policies	-	-	-	-	-	-
VII. Others	320,813	85,139,518	642,296	132,501,296	966,616	138,078,965
A. Other Secured Advances	92,481	37,316,353	181,193	63,591,322	195,177	73,691,207
1. Receivables	16,151	8,959,701	15,948	9,056,908	16,088	8,880,375
2. Employees Benefits	2,565	1,092,724	2,433	1,602,744	2,971	3,366,175
3. Others	73,765	27,263,928	162,812	52,931,670	176,118	61,444,657
B. Advances Secured by Guarantee(s)	228,332	47,823,165	461,103	68,909,974	771,439	64,387,758
1. Institutional Guarantee(s)	-	-	155,454	1,549,754	476,689	4,682,121
2. Individual Guarantee(s)	228,332	47,823,165	305,649	67,360,220	294,750	59,705,637
VIII. Unsecured Advances	4,520,041	122,602,846	5,899,349	135,651,518	7,815,397	173,638,982
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	3,727,892	19,423,892	5,364,017	60,224,538	7,346,022	103,212,026
3. Others	792,149	103,178,955	535,332	75,426,980	469,375	70,426,956
Total	5,447,079	428,720,551	7,124,417	524,233,822	9,404,598	594,672,724

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 30th June, 2026

Security	(Thousand Rupees)							
	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	345,971	164,224,617	105,579	49,037,087	49,416	15,559,386	500,966	228,821,090
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	2,785	1,953,311	414	280,727	-	-	3,199	2,234,038
A. Food Items:	2,748	1,934,879	412	280,383	-	-	3,160	2,215,262
1. Wheat	41	20,320	11	6,314	-	-	52	26,634
2. Rice and Paddy	1,826	1,569,730	342	246,951	-	-	2,168	1,816,681
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	881	344,829	59	27,118	-	-	940	371,947
(a) Indigenous	881	344,829	59	27,118	-	-	940	371,947
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	37	18,432	2	344	-	-	39	18,776
1. Cotton Raw:	37	18,432	2	344	-	-	39	18,776
(a) Indigenous	37	18,432	2	344	-	-	39	18,776
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 30th June, 2026

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,342	5,429,761	563	385,416	-	-	5,905	5,815,177
A. Transport Equipments	4,547	5,243,793	263	336,951	-	-	4,810	5,580,744
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	795	185,968	300	48,465	-	-	1,095	234,433
V. Real Estate	84,637	36,184,754	15,811	6,498,906	-	-	100,448	42,683,660
A. Land	30,673	9,529,268	2,934	966,149	-	-	33,607	10,495,417
1. Residential	3,521	3,345,416	565	530,363	-	-	4,086	3,875,779
(a) House	3,519	3,344,010	565	530,363	-	-	4,084	3,874,373
(b) Flat	2	1,406	-	-	-	-	2	1,406
2. Non-Residential	27,152	6,183,852	2,369	435,786	-	-	29,521	6,619,638
(a) Commercial	171	88,230	13	2,373	-	-	184	90,603
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	24,349	5,321,942	2,198	397,311	-	-	26,547	5,719,253
(d) Other	2,632	773,680	158	36,102	-	-	2,790	809,782
B. Buildings:	53,964	26,655,486	12,877	5,532,757	-	-	66,841	32,188,243
1. Residential	42,604	21,263,324	10,690	4,537,337	-	-	53,294	25,800,661
(a) House	42,507	21,162,185	10,656	4,496,782	-	-	53,163	25,658,967
(b) Flat	97	101,139	34	40,555	-	-	131	141,694
2. Non-Residential	11,360	5,392,162	2,187	995,420	-	-	13,547	6,387,582
(a) Commercial	741	480,584	114	45,085	-	-	855	525,669
(b) Industrial	1	2,355	-	-	-	-	1	2,355
(c) Agriculture	45	13,405	6	2,239	-	-	51	15,644
(d) Other	10,573	4,895,818	2,067	948,096	-	-	12,640	5,843,914
VI. Fixed Deposits and Insurance Policies	7,788	2,558,492	4,279	842,320	-	-	12,067	3,400,812
A. Bank Deposits	7,788	2,558,492	4,279	842,320	-	-	12,067	3,400,812
1. Security Deposits	23	6,310	8	656	-	-	31	6,966
2. Term Deposits (TDRs)	7,646	2,298,781	4,237	783,521	-	-	11,883	3,082,302
3. Other Deposits	119	253,401	34	58,143	-	-	153	311,544
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	676,625	91,198,021	187,385	22,822,708	102,606	24,058,235	966,616	138,078,965
A. Other Secured Advances	70,287	42,741,810	22,284	6,891,162	102,606	24,058,235	195,177	73,691,207
1. Receivables	14,136	7,778,658	1,952	1,101,717	-	-	16,088	8,880,375
2. Employees Benefits	2,532	2,904,936	439	461,239	-	-	2,971	3,366,175
3. Others	53,619	32,058,216	19,893	5,328,206	102,606	24,058,235	176,118	61,444,657
B. Advances Secured by Guarantee(s)	606,338	48,456,211	165,101	15,931,546	-	-	771,439	64,387,758
1. Institutional Guarantee(s)	443,483	4,391,621	33,206	290,500	-	-	476,689	4,682,121
2. Individual Guarantee(s)	162,855	44,064,590	131,895	15,641,046	-	-	294,750	59,705,637
VIII. Unsecured Advances	5,361,083	102,995,140	2,404,755	62,261,143	49,559	8,382,699	7,815,397	173,638,982
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	5,101,269	55,236,358	2,244,739	47,970,079	14	5,589	7,346,022	103,212,026
3. Others	259,814	47,758,782	160,016	14,291,064	49,545	8,377,110	469,375	70,426,956
Total	6,484,231	404,544,097	2,718,786	142,128,307	201,581	48,000,320	9,404,598	594,672,724

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,447,079	428,720,551	7,124,417	524,233,822	9,404,598	594,672,724
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	2	6,495,374	2	8,004,126
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	2	6,495,374	2	8,004,126
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,405,316	328,505,397	1,245,867	371,539,011	1,992,207	406,878,896
A. Agriculture, forestry and fishing	1,119,980	260,283,272	946,549	276,251,389	1,152,853	286,951,631
1. Crop and animal production, hunting and related service activities	1,119,726	260,218,344	946,492	276,241,385	1,011,980	280,550,239
Growing of Wheat, Rice, Sugar Cane & Cotton	356,980	83,798,431	246,466	71,674,013	237,321	69,102,867
Growing of tropical, subtropical, pome and stone fruits & vegetables	785	240,945	748	305,639	697	314,279
Growing of other fruits, vegetables and crops	92,529	9,614,508	86,230	10,811,577	106,411	11,970,593
Raising of livestock and other related activities	633,672	155,640,723	549,050	169,220,717	501,268	164,805,761
Other agricultural support activities	35,760	10,923,736	63,998	24,229,438	166,283	34,356,738
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	3	755	5	682	6	950
03 - Fishing and aquaculture	251	64,173	52	9,322	140,867	6,400,443
B. Mining and quarrying	4	788	21	3,211	26	3,983
05 - Mining of coal and lignite	1	256	5	1,023	6	1,015
06 - Extraction of crude petroleum and natural gas	3	532	8	1,125	8	1,167
07 - Mining of metal ores	-	-	3	487	5	1,071
08-Other mining and quarrying	-	-	1	66	2	202
09 - Mining support service activities	-	-	4	510	5	529
C. Manufacturing	40,002	6,824,777	25,972	4,080,442	532,735	27,160,786
10 - Manufacture of food products	9,863	1,366,744	3,832	1,220,554	505,170	24,081,692
11 - Manufacture of beverages	243	52,839	220	45,331	195	39,840
12 - Manufacture of tobacco products	-	-	1	140	1	108
13 - Manufacture of textiles	7,256	2,933,894	3,402	721,582	6,864	1,004,545
Preparation and spinning of textile fibres	-	-	1	78	1	55
Weaving of textiles	-	-	2,045	243,308	4,861	506,525
Finishing of textiles	-	-	245	36,090	458	61,515
Manufacture of knitted and crocheted fabrics	-	-	-	-	15	1,424
Manufacture of made-up textile articles, except apparel	132	47,355	197	63,555	742	101,283
Manufacture of carpets and rugs	63	15,976	56	13,131	62	15,077
Manufacture of other textiles n.e.c.	7,061	2,870,563	858	365,420	725	318,667
14 - Manufacture of wearing apparel	5,636	418,892	9,192	770,887	10,501	737,900
15 - Manufacture of leather and related products	267	50,634	791	82,230	774	68,433

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	82	11,667	691	52,729	668	39,904
Manufacture of luggage, handbags and the like, saddlery and harness	84	32,017	65	23,909	69	23,088
Manufacture of footwear	101	6,949	35	5,592	37	5,442
a. Leather wear	100	6,949	33	5,292	32	4,139
b. Rubber and Plastic wear	1	-	2	300	5	1,303
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	292	48,189	336	49,585	314	43,264
17 - Manufacture of paper and paper products	2	612	9	2,542	6	2,008
18 - Printing and reproduction of recorded media	156	28,548	138	29,210	134	31,234
Printing and other service activities related to printing	156	28,548	138	29,210	134	31,234
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	5	414	14	1,813	21	3,462
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	8	2,135	9	1,845
22 - Manufacture of rubber and plastics products	9	4,678	26	7,179	35	9,584
23 - Manufacture of other non-metallic mineral products	159	35,036	227	40,552	227	39,453
24 - Manufacture of basic metals	208	33,644	238	40,759	234	39,099
25 - Manufacture of fabricated metal products, except machinery and equipment	11,025	822,068	24	10,616	33	13,106
26 - Manufacture of computer, electronic and optical products	82	14,151	73	11,276	88	12,305
27 - Manufacture of electrical equipment	6	7,070	34	11,671	52	15,696
28 - Manufacture of machinery and equipment	3	72	37	17,392	53	22,161
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	16	4,163	20	4,411
30 - Manufacture of other transport equipment	6	293	7	1,453	14	3,076
31 - Manufacture of furniture	236	38,387	209	49,943	261	58,555
32 - Other manufacturing	4,548	968,612	7,127	957,684	7,700	923,239
Manufacture of jewellery and related articles	55	12,321	74	11,884	90	12,907
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	2	187	2	115	-	-
Manufacture of sports goods	56	16,935	42	14,116	45	15,994
Manufacture of games and toys	-	-	1	147	5	1,023
Manufacture of medical and dental instruments and supplies	171	53,845	184	58,483	180	50,995
Manufacture of Handicrafts	402	48,439	2,982	200,672	3,979	236,947
Other manufacturing n.e.c.	3,862	836,885	3,842	672,267	3,401	605,374
33 - Repair and installation of machinery and equipment	-	-	11	1,745	29	5,771
D. Electricity, gas, steam and air conditioning supply	-	-	2,919	1,905,670	2,970	1,786,530
Electric power generation, transmission and distribution	-	-	2,919	1,905,670	2,968	1,786,344
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	2,911	1,904,271	2,959	1,785,093
f) Other	-	-	8	1,399	9	1,251
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	1	87
Steam and air conditioning supply	-	-	-	-	1	100
E. Water supply; sewerage, waste management and remediation activities	-	-	4	602	10	1,253
36 - Water collection, treatment and supply	-	-	-	-	1	220
37 - Sewerage	-	-	-	-	1	200
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	1	173
39 - Remediation activities and other waste management services	-	-	4	602	7	660
F. Construction	8,307	3,179,023	7,010	2,779,320	6,362	2,499,091
41 - Construction of buildings	8,307	3,179,023	7,004	2,777,906	6,354	2,497,332
42 - Civil engineering	-	-	4	1,082	6	1,445
43 - Specialized construction activities	-	-	2	332	2	314

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	144,420	43,897,899	170,081	59,816,770	185,570	62,259,411
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,004	355,957	2,078	457,800	1,922	424,867
46 - Wholesale trade, except of motor vehicles and motorcycles	31,466	11,609,142	36,322	17,604,532	34,926	17,570,237
47 - Retail trade, except of motor vehicles and motorcycles	110,950	31,932,799	131,681	41,754,438	148,722	44,264,307
H. Transportation and storage	1,549	999,957	2,741	4,032,827	17,624	5,989,939
49 - Land transport and transport via pipelines	1,529	996,550	2,717	4,027,415	17,597	5,984,566
50 - Water transport	-	-	2	138	3	601
51 - Air transport	-	-	1	112	1	87
52 - Warehousing and support activities for transportation	20	3,407	17	3,406	17	2,777
53 - Courier activities other than national post activities	-	-	4	1,756	6	1,907
I. Accommodation and food service activities	1,664	278,035	1,547	310,813	1,625	336,202
55 - Accommodation	670	149,843	626	153,822	618	146,638
56 - Food and beverage service activities	994	128,192	921	156,991	1,007	189,565
J. Information and communication	173	33,152	252	56,005	499	77,199
58 - Publishing activities	-	-	1	250	1	200
59 - Motion picture, video and television programme production, sound recording and music publishing activities	84	14,928	79	13,188	67	10,716
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	72	12,793	85	18,499	87	18,305
62 - Computer programming, consultancy and related activities	17	5,431	36	19,500	33	18,291
63 - Information service activities	-	-	51	4,568	311	29,686
K. Real estate activities	9	2,053	12	4,171	7	2,951
L. Professional, scientific and technical activities	1,384	414,090	677	300,649	786	301,868
69 - Legal and accounting activities	1,159	354,828	436	217,632	456	185,732
70 - Activities of head offices; management consultancy activities	2	1,648	28	11,448	46	13,838
71 - Architectural and engineering activities; technical testing and analysis	109	29,732	105	28,019	170	52,083
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	59	10,637	39	6,864	38	5,889
74 - Other professional, scientific and technical activities	27	9,563	45	28,840	51	33,363
75 - Veterinary activities	28	7,682	24	7,846	25	10,963
M. Administrative and support service activities	40,006	5,636,655	36,271	14,094,158	29,071	10,019,633
77 - Rental and leasing activities	21	5,322	280	106,874	238	88,033
78 - Employment activities	34,873	4,428,888	32,447	12,945,302	24,859	8,962,448
79 - Travel agency, tour operator, reservation service and related activities	29	4,665	29	8,131	39	11,123
80 - Security and investigation activities	1	0	18	5,208	34	10,330
81 - Services to buildings and landscape activities	76	14,126	176	31,065	174	30,265
82 - Office administrative, office support and other business support activities	5,006	1,183,654	3,321	997,578	3,727	917,457
N. Education	756	183,640	497	133,815	3,801	281,673
O. Human health and social work activities	16,857	1,872,099	13,541	1,412,144	9,160	1,141,416
86 - Human health activities	285	66,651	302	99,544	325	109,752
87 - Residential care activities	16,572	1,805,448	13,238	1,312,083	8,833	1,030,930
88 - Social work activities with and without accommodation	-	-	1	517	2	734
P. Arts, entertainment and recreation	395	74,690	255	45,239	204	39,759
Q. Other service activities	29,810	4,825,267	37,518	6,311,787	48,904	8,025,570
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	50	33,327	-	-
A. Government Trusts and Non-profit Organizations	-	-	2	1,019	-	-
B. Private Trusts and Non-profit Organizations	-	-	48	32,308	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	3,995,513	79,779,180	5,849,351	142,817,865	7,362,348	174,703,922
A. Bank Employees	7,808	7,566,904	12,015	11,440,881	10,925	12,036,313
1) For house building	856	4,278,445	4,845	7,513,166	3,463	7,109,333
2) For transport i.e. purchase of car etc.	1,443	1,459,484	1,775	1,746,372	1,932	2,403,911
3) Other purposes	5,509	1,828,975	5,395	2,181,343	5,530	2,523,069
B. Consumer Financing	3,856,555	63,498,906	5,613,365	99,691,375	7,142,428	128,460,718
1) For house building	118,357	40,369,042	92,692	35,002,419	85,188	35,714,057
2) For transport i.e. purchase of car etc	961	683,162	799	542,615	954	513,662
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	2,692	2,392,344	3,542	2,224,568	3,784	2,160,403
5) Personal loans	3,734,545	20,054,358	5,516,332	61,921,773	7,052,502	90,072,596
C) Other	131,150	8,713,369	223,971	31,685,609	208,995	34,206,891
VII. OTHER	46,250	20,435,974	29,147	3,348,245	50,041	5,085,780
Total	5,447,079	428,720,551	7,124,417	524,233,822	9,404,598	594,672,724

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th June, 2026

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	6,484,231	404,544,097	2,718,786	142,128,307	201,581	48,000,520	9,404,598	594,672,724
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	2	8,004,126	2	8,004,126
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
NBFI and DFIs	-	-	-	-	-	-	-	-
Stock Exchanges & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	763,675	261,235,724	1,026,972	105,654,956	201,560	39,988,216	1,992,207	406,878,896
A. Agriculture, forestry and fishing	560,120	193,051,888	417,547	64,392,660	175,186	29,507,084	1,152,853	286,951,631
1. Crop and animal production, hunting and related service activities	551,594	192,452,059	285,200	58,591,096	175,186	29,507,084	1,011,980	280,550,239
Cultivating of wheat, rice, sugar cane & cotton	-	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
82 - Forestry and logging	6	950	-	-	-	-	6	950
83 - Fishing and aquaculture	8,520	598,879	132,347	5,801,564	-	-	140,867	6,400,443
B. Mining and quarrying	22	3,769	4	213	-	-	26	3,983
85 - Mining of coal and lignite	5	937	1	78	-	-	6	1,015
86 - Extraction of crude petroleum and natural gas	8	1,167	-	-	-	-	8	1,167
87 - Mining of metal ores	4	1,032	1	39	-	-	5	1,071
88-Other mining and quarrying	1	151	1	51	-	-	2	202
89 - Mining support service activities	4	483	1	46	-	-	5	529
C. Manufacturing	22,954	3,090,353	509,460	23,779,905	321	290,527	532,735	27,160,786
10 - Manufacture of food products	16,027	1,501,969	489,143	22,579,723	-	-	505,170	24,081,692
11 - Manufacture of beverages	184	38,192	11	1,648	-	-	195	39,840
12 - Manufacture of tobacco products	1	108	-	-	-	-	1	108
13 - Manufacture of textiles	1,663	335,646	4,882	379,858	319	289,041	6,864	1,004,545
Preparation and spinning of textile fibres	1	55	-	-	-	-	1	55
Weaving of textiles	1,295	259,538	3,566	246,987	-	-	4,861	506,525
Finishing of textiles	206	43,622	252	17,893	-	-	458	61,515
Manufacture of knitted and crocheted fabrics	1	70	14	1,355	-	-	15	1,424
Manufacture of made-up textile articles, except apparel	26	4,176	716	97,107	-	-	742	101,283
Manufacture of carpets and rugs	38	10,993	24	4,084	-	-	62	15,077
Manufacture of other textiles n.e.c.	96	17,193	310	12,432	319	289,041	725	318,667
14 - Manufacture of wearing apparel	1,461	252,235	9,040	485,665	-	-	10,501	737,960
15 - Manufacture of leather and related products	197	38,023	577	28,410	-	-	774	66,433

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th June, 2026

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	109	13,916	359	23,988	-	-	668	39,904
Manufacture of luggage, handbags and the like, saddlery and harness	57	20,497	12	2,591	-	-	69	23,088
Manufacture of footwear	31	4,610	6	832	-	-	37	5,442
a. Leather wear	27	3,382	5	757	-	-	32	4,139
b. Rubber and Plastic wear	4	1,228	1	75	-	-	5	1,303
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	311	43,115	3	148	-	-	314	43,264
17 - Manufacture of paper and paper products	2	1,097	4	911	-	-	6	2,008
18 - Printing and reproduction of recorded media	130	30,432	4	802	-	-	134	31,234
Printing and other service activities related to printing	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	20	3,398	1	64	-	-	21	3,462
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	9	1,845	-	-	9	-	9	1,845
22 - Manufacture of rubber and plastic products	32	9,054	3	530	-	-	35	9,584
23 - Manufacture of other non-metallic mineral products	125	33,879	102	5,573	-	-	227	39,453
24 - Manufacture of basic metals	234	39,099	-	-	-	-	234	39,099
25 - Manufacture of fabricated metal products, except machinery and equipment	28	11,365	3	252	2	1,486	33	13,106
26 - Manufacture of computer, electronic and optical products	59	9,066	29	3,239	-	-	88	12,305
27 - Manufacture of electrical equipment	49	15,404	3	292	-	-	52	15,696
28 - Manufacture of machinery and equipment	47	21,888	6	274	-	-	53	22,161
29 - Manufacture of motor vehicles, trailers and semi-trailers	20	4,411	-	-	-	-	20	4,411
30 - Manufacture of other transport equipment	13	2,996	1	80	-	-	14	3,076
31 - Manufacture of furniture	252	54,439	9	4,116	-	-	261	58,555
32 - Other manufacturing	2,062	635,960	5,638	287,278	-	-	7,700	923,239
Manufacture of jewellery and related articles	46	10,158	44	2,749	-	-	90	12,907
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	42	15,885	3	109	-	-	45	15,994
Manufacture of games and toys	3	909	2	113	-	-	5	1,023
Manufacture of medical and dental instruments and supplies	166	49,536	14	1,459	-	-	180	50,995
Manufacture of Handicrafts	150	26,260	3,829	200,686	-	-	3,979	226,947
Other manufacturing n.e.c.	1,655	523,212	1,746	82,162	-	-	3,401	605,374
33 - Repair and installation of machinery and equipment	28	5,732	1	39	-	-	29	5,771
D. Electricity, gas, steam and air conditioning supply	1,119	318,782	386	85,304	1,465	1,382,444	2,970	1,786,530
Electric power generation, transmission and distribution	1,118	318,695	385	85,204	1,465	1,382,444	2,968	1,786,344
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	1,112	317,628	382	85,021	1,465	1,382,444	2,959	1,785,093
f) Other	6	1,068	3	183	-	-	9	1,251
Manufacture of gas; distribution of gaseous fuels through mains	1	87	-	-	-	-	1	87
Steam and air conditioning supply	-	-	1	100	-	-	1	100
E. Water supply; sewerage, waste management and remediation activities	7	1,057	3	197	-	-	10	1,253
36 - Water collection, treatment and supply	1	220	-	-	-	-	1	220
37 - Sewerage	1	200	-	-	-	-	1	200
38 - Waste collection, treatment and disposal activities; materials recovery	1	173	-	-	-	-	1	173
39 - Remediation activities and other waste management services	4	464	3	197	-	-	7	660
F. Construction	5,409	2,085,964	953	413,227	-	-	6,362	2,499,191
41 - Construction of buildings	5,402	2,084,158	952	413,174	-	-	6,354	2,497,332
42 - Civil engineering	6	1,445	-	-	-	-	6	1,445
43 - Specialized construction activities	1	262	1	52	-	-	2	314

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th June, 2026

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	135,142	50,222,330	50,415	12,036,183	13	696	185,570	62,259,413
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,913	419,779	9	5,088	-	-	1,922	424,867
46 - Wholesale trade, except of motor vehicles and motorcycles	27,413	13,610,861	7,500	3,958,680	13	696	34,926	17,570,237
47 - Retail trade, except of motor vehicles and motorcycles	105,816	36,191,891	42,906	8,072,416	-	-	148,722	44,264,307
H. Transportation and storage	3,848	5,067,968	13,775	920,745	1	1,227	17,624	5,989,939
49 - Land transport and transport via pipelines	3,826	5,064,197	13,771	920,369	-	-	17,597	5,984,566
50 - Water transport	2	563	1	39	-	-	3	601
51 - Air transport	1	87	-	-	-	-	1	87
52 - Warehousing and support activities for transportation	14	2,440	3	337	-	-	17	2,777
53 - Courier activities other than national post activities	5	680	-	-	1	1,227	6	1,907
I. Accommodation and food service activities	1,513	320,905	111	14,505	1	792	1,625	336,202
55 - Accommodation	583	139,385	34	6,461	1	792	618	146,638
56-Food and beverage service activities	930	181,520	77	8,044	-	-	1,007	189,565
J. Information and communication	245	51,861	251	21,091	3	4,247	499	77,199
58 - Publishing activities	1	200	-	-	-	-	1	200
59 - Motion picture, video and television programme production, sound recording and music publishing activities	65	10,701	2	15	-	-	67	10,716
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	84	15,104	1	45	2	3,155	87	18,305
62 - Computer programming, consultancy and related activities	29	14,524	3	2,675	1	1,092	33	18,291
63 - Information service activities	66	11,330	245	18,356	-	-	311	29,686
K. Real estate activities	6	2,908	1	43	-	-	7	2,951
L. Professional, scientific and technical activities	653	241,413	129	53,922	4	6,534	786	301,868
69 - Legal and accounting activities	367	153,178	89	32,554	-	-	456	185,732
70 - Activities of head offices; management consultancy activities	36	6,320	6	964	4	6,534	46	13,838
71 - Architectural and engineering activities; technical testing and analysis	164	50,876	6	1,207	-	-	170	52,083
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	29	4,381	9	1,508	-	-	38	5,889
74 - Other professional, scientific and technical activities	35	16,915	16	16,448	-	-	51	33,363
75 - Veterinary activities	22	9,742	3	1,221	-	-	25	10,963
M. Administrative and support service activities	4,237	1,214,101	609	161,595	24,225	8,643,937	29,071	10,019,833
77 - Rental and leasing activities	226	83,773	12	4,260	-	-	238	88,033
78 - Employment activities	610	300,847	24	17,664	24,225	8,643,937	24,859	8,962,448
79 - Travel agency, tour operator, reservation service and related activities	36	10,562	3	561	-	-	39	11,123
80 - Security and investigation activities	31	10,085	3	222	-	-	34	10,307
81. Services to buildings and landscape activities	156	29,294	18	1,061	-	-	174	30,355
82 - Office administrative, office support and other business support activities	3,178	779,630	549	137,827	-	-	3,727	917,457
N. Education	457	84,781	3,343	196,142	1	750	3,801	281,673
O. Human health and social work activities	3,164	841,955	5,996	299,461	-	-	9,160	1,141,416
86 - Human health activities	253	87,162	72	22,590	-	-	325	109,752
87 - Residential care activities	2,910	754,576	5,923	276,354	-	-	8,833	1,030,930
88. Social work activities with and without accommodation	1	217	1	517	-	-	2	734
P. Arts, entertainment and recreation	132	30,670	72	9,289	-	-	204	39,759
Q. Other service activities	24,647	4,605,120	23,917	3,270,473	340	149,978	48,904	8,025,570
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	5,703,609	140,469,626	1,658,720	34,226,318	19	7,978	7,362,349	174,703,922
A. Bank - Employees	9,451	10,992,624	1,474	1,443,689	-	-	10,925	12,436,313
1) For house building	2,889	6,145,093	574	964,240	-	-	3,463	7,109,333
2) For transport i.e. purchase of car etc.	1,777	2,214,281	155	189,630	-	-	1,932	2,403,911
3) Other purposes	4,785	2,233,250	745	289,819	-	-	5,530	2,523,069
B. Consumer Financing	5,604,891	104,954,965	1,537,518	21,497,775	19	7,978	7,142,428	128,460,718
1) For house building	67,353	28,885,367	17,835	6,824,690	-	-	85,188	35,714,057
2) For transport i.e. purchase of car etc	909	478,446	45	35,216	-	-	954	513,662
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	3,400	2,039,264	384	121,139	-	-	3,784	2,160,403
5) Personal loans	5,533,229	73,551,888	1,519,254	16,512,730	19	7,978	7,052,502	90,072,596
C) Other	89,267	24,922,037	119,728	9,284,854	-	-	208,995	34,206,891
VII. OTHER	16,947	2,838,746	33,094	2,247,034	-	-	50,041	5,085,780
Total	6,484,231	404,544,097	2,718,786	142,128,307	201,581	48,000,320	9,404,598	594,672,724

Note(s)

1. 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/Return

Microfinance Banks

(Thousand Rupees)

Rate of Interest	Jun-25	Mar-26 R	Jun-26 P
0.00	27,606,532	48,219,466	42,169,255
1.00	-	-	-
2.00	-	-	-
3.00	448,281	242	589,605
4.00	2,758,434	470,221	3,474,705
5.00	12,920,666	3,221,739	17,165,038
6.00	-	13,944,232	57,726
7.00	18,587	43,961	59,220
8.00	191,737	449,560	273,012
9.00	187,018	374,855	345,043
10.00	288,991	246,235	307,986
11.00	78,720	78,499	73,971
12.00	59,246	103,419	8,110,683
13.00	14,749	99,474	137,746
14.00	21,032	260,652	470,569
15.00	128,353	248,597	277,670
16.00	205,097	273,228	263,047
17.00	88,687	2,217,140	2,216,207
18.00	96,463	133,100	907,845
19.00	175,109	296,809	314,347
20.00	550,017	1,097,522	1,952,924
21.00	704,850	391,845	325,617
22.00	980,024	550,177	753,271
23.00	1,602,682	1,325,455	964,872
24.00	891,538	1,062,560	1,820,490
25.00	2,272,939	5,138,633	4,587,680
26.00	1,368,982	3,205,367	4,383,081
27.00	1,653,751	1,295,507	1,544,029
28.00	2,154,238	3,854,554	3,946,591
29.00	2,288,435	1,292,601	1,271,905
30.00	3,352,618	4,663,739	5,282,528
31.00	6,174,588	7,833,617	7,369,807
32.00	17,537,921	32,461,008	34,125,621
33.00	25,392,412	25,112,493	21,535,180
34.00	9,088,903	18,497,800	18,270,771
35.00	9,027,494	25,285,496	28,427,608
36.00	11,354,521	45,526,132	54,182,478
37.00	39,669,936	34,498,406	38,679,391
38.00	32,085,139	45,697,082	46,271,407
39.00	27,412,365	28,973,929	27,094,325
40.00	68,563,957	46,664,263	50,824,690
41.00	21,418,790	13,873,539	15,185,982
42.00	39,766,843	32,708,121	24,770,677
43.00	12,989,965	10,182,878	13,918,158
44.00	4,132,040	10,424,497	10,276,044
45.00	1,079,761	1,292,518	3,033,808
46.00	420,082	127,442	348,103
47.00	534,568	153,260	113,810
48.00	282,404	189,665	161,690
49.00	5,226,527	5,350,587	5,100,208
50.00 & above	33,454,559	44,821,698	90,936,302
Total	428,720,551	524,233,822	594,672,724

*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/Return and Gender

Microfinance Banks As on 30th June, 2026

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	19,577,182	3,472,150	19,119,923	42,169,255
1.00	-	-	-	-
2.00	-	-	-	-
3.00	524,695	64,910	-	589,605
4.00	2,619,945	854,760	-	3,474,705
5.00	14,577,587	2,587,451	-	17,165,038
6.00	55,485	2,241	-	57,726
7.00	25,982	33,238	-	59,220
8.00	272,137	875	-	273,012
9.00	33,501	2,329	309,213	345,043
10.00	104,771	23,330	179,885	307,986
11.00	38,453	684	34,834	73,971
12.00	76,087	4,940	8,029,656	8,110,683
13.00	123,310	14,112	324	137,746
14.00	382,000	24,548	64,021	470,569
15.00	196,067	34,967	46,636	277,670
16.00	148,190	42,196	72,661	263,047
17.00	2,164,821	21,603	29,783	2,216,207
18.00	828,330	71,267	8,248	907,845
19.00	228,702	81,000	4,645	314,347
20.00	1,920,432	32,492	-	1,952,924
21.00	256,225	66,641	2,751	325,617
22.00	685,378	67,638	255	753,271
23.00	826,802	137,066	1,004	964,872
24.00	1,117,270	675,416	27,804	1,820,490
25.00	3,758,170	613,995	215,515	4,587,680
26.00	4,079,768	303,313	-	4,383,081
27.00	1,188,627	339,462	15,940	1,544,029
28.00	3,605,613	243,274	97,704	3,946,591
29.00	1,115,435	156,470	-	1,271,905
30.00	3,849,035	1,213,582	219,911	5,282,528
31.00	4,910,078	1,896,588	563,141	7,369,807
32.00	28,456,698	5,562,190	106,733	34,125,621
33.00	14,560,210	5,091,117	1,883,853	21,535,180
34.00	15,287,283	2,961,186	22,302	18,270,771
35.00	19,099,869	8,276,360	1,051,379	28,427,608
36.00	44,199,696	8,115,189	1,867,593	54,182,478
37.00	32,170,970	6,322,846	185,575	38,679,391
38.00	35,126,205	10,415,360	729,842	46,271,407
39.00	18,812,679	7,487,134	794,513	27,094,325
40.00	40,356,149	9,698,031	770,510	50,824,690
41.00	10,992,513	4,129,434	64,035	15,185,982
42.00	14,097,776	3,595,977	7,076,925	24,770,677
43.00	8,756,132	3,630,731	1,531,295	13,918,158
44.00	7,705,280	916,374	1,654,391	10,276,044
45.00	2,397,195	342,162	294,451	3,033,808
46.00	208,792	37,264	102,047	348,103
47.00	51,778	4,853	57,179	113,810
48.00	39,644	3,918	118,128	161,690
49.00	702,253	4,355,225	42,730	5,100,208
50.00 & above	42,232,898	48,100,419	602,985	90,936,302
Total	404,544,097	142,128,307	48,000,320	594,672,724

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

8.10 Province/Region wise Advances by borrowers

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-25			Mar-26 R			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	6,495	6,495	-	8,004	8,004
	Private Sector	215,143	113,363	328,505	328,505	129,774	371,539	236,226	170,652	406,879
	Trust Fund	-	-	-	-	16	33	-	-	-
	Personal	34,556	45,223	79,779	79,779	81,138	142,818	73,595	101,109	174,704
	Others	10,081	10,354	20,436	20,436	2,708	3,348	989	4,097	5,086
	Total	259,780	168,940	428,721	428,721	220,132	524,234	310,811	283,862	594,673
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	146,469	62,316	208,785	208,785	82,947	239,710	150,051	112,724	262,776
	Trust Fund	-	-	-	-	8	22	-	-	-
	Personal	14,867	12,590	27,457	27,457	25,111	57,987	40,059	28,242	68,301
	Others	6,173	3,174	9,347	9,347	2,231	2,743	851	3,381	4,232
	Total	167,509	78,080	245,589	245,589	110,298	300,462	190,961	144,347	335,308
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	52,324	19,787	72,112	72,112	25,506	88,852	63,558	35,689	99,247
	Trust Fund	-	-	-	-	3	6	-	-	-
	Personal	12,898	6,805	19,703	19,703	10,822	31,225	23,819	13,204	37,023
	Others	3,382	1,325	4,707	4,707	356	484	138	501	639
	Total	68,605	27,917	96,522	96,522	36,686	120,566	87,515	49,394	136,909
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	10,803	8,333	19,136	19,136	10,357	24,732	15,224	10,405	25,629
	Trust Fund	-	-	-	-	5	5	-	-	-
	Personal	2,938	1,430	4,368	4,368	4,611	9,379	5,508	5,625	11,133
	Others	238	1,125	1,363	1,363	121	121	-	215	215
	Total	13,979	10,888	24,867	24,867	15,094	34,238	20,731	16,245	36,977
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,510	390	2,900	2,900	968	4,532	3,776	1,107	4,883
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,160	749	2,909	2,909	649	2,654	2,006	607	2,612
	Others	226	13	239	239	-	-	-	-	-
	Total	4,896	1,152	6,049	6,049	1,617	7,187	5,782	1,714	7,495
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	6,495	6,495	-	8,004	8,004
	Private Sector	-	17,145	17,145	17,145	3,702	3,702	-	4,408	4,408
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	22,773	22,773	22,773	38,509	38,509	-	51,871	51,871
	Others	-	4,494	4,494	4,494	-	-	-	-	-
	Total	-	44,411	44,411	44,411	48,706	48,706	-	64,283	64,283

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Jun-25			Mar-26 R			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,979	2,094	5,073	5,073	2,340	5,982	3,534	2,326	5,860
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,589	323	1,912	1,912	399	1,929	2,111	524	2,635
	Others	62	43	105	105	-	-	-	-	-
	Total	4,630	2,460	7,090	7,090	2,740	7,912	5,645	2,850	8,495
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	58	3,297	3,355	3,355	3,952	4,027	83	3,993	4,076
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	104	553	657	657	967	1,064	93	1,036	1,129
	Others	-	181	181	181	-	-	-	0	0
	Total	161	4,031	4,193	4,193	4,918	5,091	176	5,029	5,205

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Jun-25		Mar-26 R		Jun-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1,154,488	4,488,536	3,718,058	5,914,269	4,567,701	7,549,798
5,000 to 10,000	2,625,223	14,058,490	815,988	5,288,401	1,131,593	7,327,382
10,000 to 20,000	44,973	675,712	535,539	6,979,181	748,090	9,849,809
20,000 to 25,000	24,275	547,415	132,909	2,814,109	215,043	4,628,835
25,000 to 30,000	26,475	728,445	112,610	2,950,451	259,436	6,961,032
30,000 to 40,000	61,379	2,138,730	178,938	5,933,476	368,740	12,422,026
40,000 to 50,000	68,577	3,058,079	149,493	6,688,434	252,039	11,499,347
50,000 to 60,000	82,358	4,404,479	161,939	8,505,079	372,200	19,756,772
60,000 to 70,000	86,261	5,464,838	76,469	4,920,858	146,310	9,475,129
70,000 to 80,000	80,042	5,932,486	71,514	5,318,121	140,253	10,421,361
80,000 to 90,000	57,005	4,782,464	51,691	4,342,235	80,792	6,776,676
90,000 to 100,000	60,221	5,725,375	47,144	4,468,506	53,559	5,042,419
100,000 to 200,000	441,331	62,508,743	394,623	58,254,754	380,398	56,268,414
200,000 to 300,000	258,183	60,133,691	226,681	53,805,168	215,841	51,407,096
300,000 to 400,000	112,421	38,295,421	106,296	36,204,875	108,030	36,809,480
400,000 to 500,000	65,848	29,389,492	73,150	32,754,184	74,369	33,222,443
500,000 to 600,000	45,744	24,717,995	62,768	34,248,832	62,756	34,196,407
600,000 to 700,000	32,244	20,815,527	53,383	34,391,251	57,707	37,265,285
700,000 to 800,000	24,793	18,478,082	30,373	22,610,222	35,069	26,093,145
800,000 to 900,000	19,756	16,725,909	21,567	18,259,437	23,758	20,095,897
900,000 to 1,000,000	20,157	19,196,135	20,921	19,892,069	22,058	20,933,550
1,000,000 to 2,000,000	46,605	61,797,421	63,054	86,348,262	66,358	90,854,646
2,000,000 & Over	8,720	24,657,085	19,309	63,341,647	22,498	75,815,774
Total	5,447,079	428,720,551	7,124,417	524,233,822	9,404,598	594,672,724

Note(s)

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

8.11.1 Advances Classified by Size of Accounts and Gender

Microfinance Banks As on 30th June, 2026

(Thousand Rupees)

Size of Account* (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	3,523,679	5,915,965	1,043,801	1,633,228	221	604	4,567,701	7,549,798
5,000 to 10,000	900,965	5,829,322	230,262	1,495,370	366	2,690	1,131,593	7,327,382
10,000 to 20,000	553,570	7,167,622	192,975	2,657,780	1,545	24,407	748,090	9,849,809
20,000 to 25,000	132,341	2,781,296	81,528	1,821,397	1,174	26,142	215,043	4,628,835
25,000 to 30,000	102,870	2,676,500	155,676	4,260,066	890	24,466	259,436	6,961,032
30,000 to 40,000	143,647	4,728,194	222,825	7,614,146	2,268	79,686	368,740	12,422,026
40,000 to 50,000	86,551	3,946,721	161,340	7,361,075	4,148	191,552	252,039	11,499,347
50,000 to 60,000	156,980	8,065,886	187,147	10,121,470	28,073	1,569,416	372,200	19,756,772
60,000 to 70,000	39,275	2,525,382	91,028	5,920,683	16,007	1,029,064	146,310	9,475,129
70,000 to 80,000	41,218	3,059,519	87,362	6,485,421	11,673	876,420	140,253	10,421,361
80,000 to 90,000	32,050	2,697,603	40,609	3,391,997	8,133	687,076	80,792	6,776,676
90,000 to 100,000	28,489	2,691,596	17,394	1,631,697	7,676	719,126	53,559	5,042,419
100,000 to 200,000	236,943	34,263,121	70,068	10,040,714	73,387	11,964,579	380,398	56,268,414
200,000 to 300,000	145,593	34,866,400	47,310	11,172,343	22,938	5,368,352	215,841	51,407,096
300,000 to 400,000	82,127	28,008,356	22,681	7,713,873	3,222	1,087,251	108,030	36,809,480
400,000 to 500,000	57,541	25,698,839	15,089	6,739,907	1,739	783,697	74,369	33,222,443
500,000 to 600,000	46,841	25,477,849	11,565	6,280,894	4,350	2,437,665	62,756	34,196,407
600,000 to 700,000	42,614	27,544,827	9,526	6,140,866	5,567	3,579,592	57,707	37,265,285
700,000 to 800,000	26,293	19,569,462	6,725	4,998,387	2,051	1,525,297	35,069	26,093,145
800,000 to 900,000	18,089	15,299,323	4,542	3,837,069	1,127	959,505	23,758	20,095,897
900,000 to 1,000,000	16,847	15,991,723	4,048	3,845,244	1,163	1,096,583	22,058	20,933,550
1,000,000 to 2,000,000	51,684	70,903,775	11,465	15,586,573	3,209	4,364,298	66,358	90,854,646
2,000,000 & Over	18,024	54,834,815	3,820	11,378,107	654	9,602,852	22,498	75,815,774
Total	6,484,231	404,544,097	2,718,786	142,128,307	201,581	48,000,320	9,404,598	594,672,724

Note(s)

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Jun-25			Mar-26 R			Jun-26 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	205,957,558	207,980,366	210,104,713	266,606,617	276,830,250	269,330,667	265,423,357	273,589,780	270,362,727
1) Treasury Bills	126,371,933	130,026,205	127,536,071	166,504,554	173,268,250	168,108,357	185,338,835	191,978,580	187,522,246
2) Pakistan Investment Bonds (PIBs)	79,585,625	77,954,161	82,568,642	100,102,063	103,562,000	101,222,310	80,084,522	81,611,200	82,840,481
a. Fixed Rate	39,890,496	37,937,461	42,195,501	74,178,387	77,345,300	74,438,714	60,652,214	61,894,500	62,885,154
b. Floating Rate	39,695,129	40,016,700	40,373,141	25,923,676	26,216,700	26,783,596	19,432,308	19,716,700	19,955,327
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 INVESTMENTS	-	-	-	1,825,000	1,825,000	1,825,000	875,000	875,000	875,000
VIII. TERM FINANCE CERTIFICATES	212,036	262,106	212,036	1,849,416	1,849,416	1,849,857	1,849,416	1,849,416	1,845,066
IX. MUTUAL FUNDS	-	-	-	16,267,723	16,000,000	16,429,805	1,267,723	1,000,000	1,267,732
X. OTHERS	166,667	166,667	166,667	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	5,772,091	5,800,000	5,829,394	4,157,626	4,066,667	4,298,393	4,153,667	4,159,667	4,206,699
a. Government Islamic Securities	5,772,091	5,800,000	5,829,394	4,095,959	4,000,000	4,236,729	4,103,667	4,093,000	4,156,701
1. GOP Ijara Sukuk	5,772,091	5,800,000	5,829,394	4,095,959	4,000,000	4,236,729	4,103,667	4,093,000	4,156,701
a. Variable Rental Rate (VRR)	5,772,091	5,800,000	5,829,394	4,095,959	4,000,000	4,236,729	4,103,667	4,093,000	4,156,701
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	61,667	66,667	61,664	50,000	66,667	49,998
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	61,667	66,667	61,664	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	50,000	66,667	49,998
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	212,108,352	214,209,139	216,312,810	290,706,382	300,571,333	293,733,722	273,569,163	281,473,863	278,557,224