

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Assets	1,926,392,768	1,348,821,371	1,270,971,092
I. Currency and Deposits	20,477,027	13,264,845	14,618,854
1. Currency	9,750	12,012	2,415
2. Transferable Deposits	4,899,707	4,743,572	7,218,797
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	15,567,570	8,509,261	7,397,642
II. Securities(other than shares)	1,603,619,163	1,043,312,058	945,292,969
1. Short-term	138,413,589	21,268,969	10,496,418
2. Long-term	1,465,205,574	1,022,043,089	934,796,551
III. Loans extended (Advances)¹	208,998,199	206,557,187	225,225,354
1. Short-term	68,371,875	55,106,733	67,057,308
A) Money at call	1,500,555	70,021	85,024
B) Reverse Repo	23,431,884	6,422,310	2,707,865
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	43,439,436	48,614,402	64,264,419
2. Long-term	140,626,324	151,450,454	158,168,046
IV. Shares and other equity	21,694,499	26,974,930	28,091,511
1. Quoted	11,480,645	16,978,078	15,690,292
2. Non quoted	8,138,917	7,921,915	10,326,282
3. Investment fund shares	2,074,937	2,074,937	2,074,937
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	60,096,003	45,388,758	44,338,688
1. Trade credit and advances	-	-	-
2. Others	60,096,003	45,388,758	44,338,688
A) Dividends receivable resident sector	4,690	13,316	-
B) Settlement accounts resident sector	1,240,666	864,587	1,046,583
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	58,850,647	44,510,855	43,292,105
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	11,507,877	13,323,593	13,403,716
1. Produced assets	11,258,768	13,115,340	13,244,432
A) Tangible fixed assets	10,938,072	12,589,245	12,733,208
a) Dwellings	4,270,108	5,591,286	5,570,113
i) Building on freehold land	426,009	630,252	606,874
ii) Building on leasehold land	3,844,099	4,961,034	4,963,239
b) Other buildings and structures	2,485,129	2,631,260	2,630,590
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,448,378	2,594,509	2,593,839
c) Machinery and equipment	2,427,643	2,576,945	2,742,767
i) Transport equipment	1,414,547	1,464,735	1,447,695
ii) Furniture & Fixtures	326,437	379,857	377,447
iii) Office equipment	571,133	617,865	793,783
iv) Other machinery & equipment	115,526	114,488	123,842
d) Other tangible fixed assets n.e.s	1,755,192	1,789,754	1,789,738
B) Intangible fixed assets	320,696	526,095	511,224
a) Computer software	320,696	526,095	511,224
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work-in-progress	99,410	58,554	9,585

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Liabilities	1,926,392,770	1,348,821,371	1,270,971,092
I. Deposits²	80,385,909	51,934,378	70,118,037
1. Transferable Deposits	5,773,205	5,965,692	6,184,673
2. Restricted/ compulsory deposits	190,582	222,747	370,750
3. Other deposits	74,422,122	45,745,939	63,562,614
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,632,545,771	1,054,273,563	946,608,433
1. Short-term	1,135,529,689	661,988,406	703,578,440
A) Money at call	90,839,473	83,399,924	108,070,722
B) Repurchase agreements (Repo)	179,018,435	382,935,304	392,208,140
C) Other short-term borrowings	865,671,781	195,653,178	203,299,578
2. Long-term borrowings	497,016,082	392,285,157	243,029,993
IV. Financial Derivatives	-	-	-
V. Other accounts payable	54,459,123	55,015,427	56,716,795
1. Provision for losses	19,890,811	21,108,563	21,400,898
A) Provision for loan losses-Specific	13,380,407	14,563,070	15,110,054
B) Provision for loan losses-General	5,412,190	4,283,067	3,943,868
C) Provision for other losses	1,098,214	2,262,426	2,346,976
2. Accumulated Depreciation	2,652,600	2,728,651	2,916,696
3. Other accounts payable to other resident Sectors	31,915,712	31,178,213	32,399,201
A) Dividends payable	-	-	-
B) Settlement accounts	3,629,274	4,001,042	4,305,715
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	28,286,438	27,177,171	28,093,486
a) Suspense account	8,322,765	6,678,995	5,796,728
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	(15,370)	1,630,498	2,222,958
d) Accrued wages	115,074	768,022	992,007
e) Accrued rent	-	-	-
f) Accrued taxes	9,186,298	9,136,482	9,687,678
g) Other miscellaneous liability items	10,677,671	8,963,174	9,394,115
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	159,001,967	187,598,003	197,527,827
1. Quoted	-	-	-
2. Non quoted	78,558,408	79,559,087	79,559,087
3. Investment fund shares	-	-	-
4. Retained earnings	22,685,828	34,422,781	35,028,970
5. Current year result	18,356,273	21,596,874	27,324,374
6. General and special reserve	26,178,370	29,899,605	30,080,559
7. Valuation adjustments	13,223,088	22,119,656	25,534,837
IX. Contingencies and Commitments³	122,037,860	129,832,791	116,999,473
1. Guarantees	14,714,160	22,127,598	21,193,645
2. Commitments	103,725,569	104,042,055	92,093,447
A) Letter of Credit	4,628,358	3,402,051	5,201,001
B) Forward government Securities Transactions	60,921,159	52,270,006	34,029,212
C) Forward lending	4,850,815	4,010,647	5,233,507
D) Commitments for acquisition of :	208,934	94,087	138,691
i. Fixed assets	85,885	57,440	12,517
ii. Intangible assets	123,049	36,648	126,174
E) Other commitments	33,116,303	44,265,264	47,491,036
3. Other contingent liabilities	3,598,131	3,663,138	3,712,381

Notes:

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

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

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

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-dec 2025 P
A. Mark-Up/Return/Interest Earned	122,364,428	47,733,951	47,467,533
1. Loans and advances	7,988,302	6,624,372	7,815,912
2. Investments	112,280,333	40,416,087	38,502,273
3. Lendings to financial institutions	1,946,322	588,509	1,018,131
4. Balances with banks	149,461	104,983	131,217
5. Income from inter-office lending	-	-	-
6. Other	10	-	-
B. Mark-Up/Return/Interest Expensed	105,217,723	38,212,724	38,321,082
1. Deposits	2,769,353	1,639,801	1,658,853
2. Borrowings	102,416,692	36,540,328	36,622,110
3. Subordinated debt	-	9,271	9,034
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	29,667	22,839	28,513
6. Expense on inter-office borrowing	-	-	-
7. Other	2,011	485	2,572
I. Net Mark-UP/Return/Interest Income (A - B)	17,146,705	9,521,228	9,146,451
C. Non Mark-UP/Return/Interest Income	5,656,607	5,927,585	6,205,955
1. Fee & Commission Income	397,388	268,756	335,197
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	40,512	16,245	13,636
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	158,612	43,356	44,750
v. Investment banking fee	27,631	44,639	63,521
vi. Commission on trade	-	-	-
vii. Commission on guarantees	42,885	50,440	56,804
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	127,748	114,076	156,486
xiv. Other Commission	-	-	-
2. Dividend Income	4,576,728	4,191,143	4,971,906
3. Foreign exchange income	14,082	(43,302)	(22,411)
4. Income from derivatives	-	-	-
5. Gain on securities	512,049	1,410,845	770,335
i. Realised	298,642	2,032,664	1,197,811
ii. Unrealised - held for trading	213,407	(621,819)	(427,476)
6. Other Income	156,360	100,143	150,928
i. Rent on property	133,079	119,096	135,300
ii. Gain on sale of fixed assets-net	(5,911)	6,221	2,433
iii. Loss on termination of lease liability against right of use assets	24,360	2,568	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	4,832	(27,742)	13,195
II. Total Income (I + C)	22,803,312	15,448,813	15,352,406

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-dec 2025 P
D. Non Mark-UP/Return/Interest Expenses	3,553,842	3,144,735	3,562,505
1. Operating expenses	3,229,025	2,891,497	3,290,106
i. Total compensation expense	1,881,236	1,734,645	1,864,438
ii. Property expense	411,159	342,803	386,193
a. Rent and taxes	15,443	45,208	11,113
b. Insurance	15,050	14,200	18,672
c. Utilities cost	41,581	37,095	34,564
d. Lease rental	-	-	-
e. Fuel expense generators	1,264	2,760	1,187
f. Security (including guards)	9,111	11,323	14,411
g. Repair and maintenance (including janitorial charges)	179,366	102,814	83,322
h. Depreciation on right-of-use assets	86,972	82,340	76,578
i. Depreciation	62,372	47,063	146,346
iii. Information technology expenses	91,880	124,282	170,979
iv. Other operating expenses	844,750	689,768	868,496
2. Workers welfare fund	285,885	215,942	248,621
3. Other charges	38,933	37,296	23,778
i. Penalties imposed by State Bank of Pakistan	110	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	38,823	37,296	23,778
III. Profit before provisions (II - D)	19,249,470	12,304,077	11,789,901
E. Provisions / (reversals) and write offs - net	471,047	(483,525)	11,504
1. (Reversals) / provisions against balance with Banks	1,388	1,284	(1,408)
2. (Reversals) / provisions for diminution in value of investments	274,242	(63,448)	88,084
3. (Reversals) / provisions against loans & advances	138,335	(290,124)	523,502
4. (Reversals) / provisions against off balance sheet items	58,280	17,520	(375,044)
5. Reversals against other assets	(1,198)	(148,757)	(223,630)
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	18,778,423	12,787,602	11,778,397
G. Taxation	5,875,914	4,118,191	3,780,090
1. Current	3,255,429	3,509,484	2,961,338
2. Prior	(231,241)	33,517	7,167
3. Deferred	2,851,726	575,190	811,585
V. Profit After Taxation (IV - G)	12,902,509	8,669,411	7,998,307
Notes on Human Resources			
Number of Employees*	979	977	987
1. Permanent	857	845	851
a. Male	719	699	707
of which: Branch Managers	42	43	44
b. Female	138	146	144
of which: Branch Managers	-	-	-
2. Contractual	122	132	136
a. Male	111	116	117
of which: Branch Managers	9	8	28
b. Female	11	16	19
of which: Branch Managers	-	-	-

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

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(Thousand Rupees)

Type of Account	Dec-24		Sep-25		Dec-25 P	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	1,135	78,442,498	864	50,643,090	899	68,564,201
1) Less Than Three Months	383	23,673,796	380	21,000,688	448	39,027,222
2) For Three Months and Over but Less Than Six Months	162	9,513,155	144	10,424,125	147	14,325,481
3) For Six Months and Over but Less Than One Year	152	18,430,922	70	3,737,297	64	2,038,974
4) For One Year & Over but Less Than Two Years	425	26,679,406	257	15,150,300	228	12,841,844
5) For Two Years & Over but Less Than Three Years	-	-	10	180	-	-
6) For Three Years & Over but Less Than Four Years	12	45,220	2	130,500	11	130,680
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	200,000	1	200,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	1,135	78,442,498	864	50,643,090	899	68,564,201

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
As on 31st December, 2025

(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	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	135	1,021,536	62	322,635	180	852,961	522	66,367,069	899	68,564,201
1) Less Than Three Months	100	482,399	36	164,810	118	415,309	194	37,964,704	448	39,027,222
2) For Three Months and Over but Less Than Six Months	6	47,861	6	29,974	26	200,920	109	14,046,726	147	14,325,481
3) For Six Months and Over but Less Than One Year	11	119,813	8	7,674	5	72,437	40	1,839,050	64	2,038,974
4) For One Year & Over but Less Than Two Years	9	371,283	12	120,177	31	164,295	176	12,186,089	228	12,841,844
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	9	180	-	-	-	-	2	130,500	11	130,680
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	200,000	1	200,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	135	1,021,536	62	322,635	180	852,961	522	66,367,069	899	68,564,201

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-24	Sep-25	Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
I. FOREIGN CONSTITUENTS	1,893,095	2,121,869	-	-	-	-
1) Official	1,893,095	2,121,869	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	76,549,403	48,521,221	-	-	-	-
I. GOVERNMENT	18,515,784	5,024,272	-	-	-	-
A. Federal Government	18,001,395	3,938,655	-	-	-	-
B. Provincial Governments	514,389	1,085,617	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	16,665,000	3,015,000	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	12,000,000	-	-	-	-	-
Transport, storage and communications	4,165,000	2,565,000	-	-	-	-
Manufacturing	500,000	450,000	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	14,822,026	15,911,713	-	-	-	-
Mutual Funds and AMCs	11,700,000	10,690,000	-	-	-	-
Insurance & Pension Funds	500,000	105,000	-	-	-	-
MFIs and DFIs	1,104,210	108,411	-	-	-	-
Stock Exchange & Brokerage Houses	717,966	861,952	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	799,850	4,146,350	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	18,729,617	18,247,422	-	-	-	-
A. Agriculture, forestry and fishing	25,000	26,993	-	-	-	-
1. Crop and animal production, hunting and related service activities	25,000	26,993	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	25,000	26,993	-	-	-	-
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	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	4,970,412	1,723,479	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	123,479	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	4,970,412	1,600,000	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	6,248,428	5,811,273	-	-	-	-
10 - Manufacture of food products	348,200	182,636	-	-	-	-
11 - Manufacture of beverages	1,100,600	600	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	960,071	1,359,950	-	-	-	-
Preparation and spinning of textile fibres	-	91,705	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	860,071	1,168,245	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	100,000	100,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	25,576	92,323	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-25 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
2,202,328	-	-	-	-	-	-	-	2,202,328	2,202,328
2,202,328	-	-	-	-	-	-	-	2,202,328	2,202,328
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
51,150,375	2,038,974	12,841,844	-	130,680	-	200,000	-	66,361,873	66,361,873
358,557	-	1,366,162	-	45,000	-	200,000	-	1,969,719	1,969,719
-	-	684,650	-	45,000	-	200,000	-	929,650	929,650
358,557	-	681,512	-	-	-	-	-	1,040,069	1,040,069
-	-	-	-	-	-	-	-	-	-
-	300,000	3,690,000	-	-	-	-	-	3,990,000	3,990,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	300,000	3,240,000	-	-	-	-	-	3,540,000	3,540,000
-	-	450,000	-	-	-	-	-	450,000	450,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
34,988,250	143,518	1,655,952	-	85,500	-	-	-	36,873,220	36,873,220
26,590,000	-	-	-	-	-	-	-	26,590,000	26,590,000
460,500	-	-	-	-	-	-	-	460,500	460,500
25,000	34,418	50,000	-	-	-	-	-	109,418	109,418
23,000	-	861,952	-	-	-	-	-	884,952	884,952
-	-	-	-	-	-	-	-	-	-
7,889,750	109,100	744,000	-	85,500	-	-	-	8,828,350	8,828,350
12,590,058	758,576	4,316,093	-	-	-	-	-	17,664,727	17,664,727
2,505	-	-	-	-	-	-	-	2,505	2,505
-	-	-	-	-	-	-	-	-	-
2,505	-	-	-	-	-	-	-	2,505	2,505
2,505	-	-	-	-	-	-	-	2,505	2,505
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
66,773	58,115	-	-	-	-	-	-	124,888	124,888
-	-	-	-	-	-	-	-	-	-
66,773	58,115	-	-	-	-	-	-	124,888	124,888
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
3,299,149	139,096	2,827,985	-	-	-	-	-	6,266,230	6,266,230
28,063	5,000	116,149	-	-	-	-	-	149,212	149,212
1,100,600	-	-	-	-	-	-	-	1,100,600	1,100,600
-	-	-	-	-	-	-	-	-	-
361,111	69,705	1,203,245	-	-	-	-	-	1,634,061	1,634,061
-	69,705	-	-	-	-	-	-	69,705	69,705
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	1,203,245	-	-	-	-	-	1,203,245	1,203,245
-	-	-	-	-	-	-	-	-	-
361,111	-	-	-	-	-	-	-	361,111	361,111
-	-	-	-	-	-	-	-	-	-
28,193	64,391	-	-	-	-	-	-	92,584	92,584

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-24	Sep-25	Dec-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	25,576	92,323	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	25,576	92,323	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	442,403	453,294	-	-	-	-
Printing and other service activities related to printing	147,062	130,081	-	-	-	-
Reproduction of recorded media	295,341	323,213	-	-	-	-
19 - Manufacture of coke and refined petroleum products	18,000	18,000	-	-	-	-
20 - Manufacture of chemicals and chemical products	1,629,630	1,895,064	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	393,768	303,872	-	-	-	-
22 - Manufacture of rubber and plastics products	100,000	125,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	100,000	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	100,000	100,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	632,147	664,825	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	25,455	22,326	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	472,578	462,272	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	31,111	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	4,578,724	7,668,298	-	-	-	-
Electric power generation, transmission and distribution	1,996,028	6,118,298	-	-	-	-
a) Hydal	-	700,000	-	-	-	-
b) Thermal	-	500,000	-	-	-	-
c) Coal Based	-	1,000,000	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	23,550	11,028	-	-	-	-
f) Other	1,972,478	3,907,270	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	2,582,696	1,550,000	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

9.4 Deposits Distributed by Category Development

Category of Deposit Holder	Dec-24	Sep-25	Dec-25 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	20,000	-	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	20,000	-	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	132,105	383,284	-	-	-	-
49 - Land transport and transport via pipelines	108,105	359,284	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	24,000	24,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2,000	2,000	-	-	-	-
55 - Accommodation	2,000	2,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	420,961	502,889	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	144,658	407,710	-	-	-	-
62 - Computer programming, consultancy and related activities	90,000	95,179	-	-	-	-
63 - Information service activities	186,303	-	-	-	-	-
K. Real estate activities	20,889	-	-	-	-	-
L. Professional, scientific and technical activities	240,282	200,990	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	139,282	113,444	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	101,000	87,546	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	53,250	21,300	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	53,250	21,300	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	1,957,817	1,821,629	-	-	-	-
O. Human health and social work activities	59,748	85,288	-	-	-	-
86 - Human health activities	59,748	85,288	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2,874,950	2,619,977	-	-	-	-
A. Private Trusts and Non-profit Organizations	2,466,634	2,145,736	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	408,316	474,241	-	-	-	-
VI. PERSONAL	3,041,526	2,416,277	-	-	-	-
A. Salaried persons	1,468,703	1,001,613	-	-	-	-
B. Self employed	562,622	237,832	-	-	-	-
C. Other Personal	1,010,201	1,176,832	-	-	-	-
VII. OTHER	1,900,500	1,286,559	-	-	-	-
Total	78,442,498	50,643,090	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-25 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
70,000	124,254	-	-	-	-	-	-	194,254	194,254
-	-	-	-	-	-	-	-	-	-
70,000	124,254	-	-	-	-	-	-	194,254	194,254
-	-	-	-	-	-	-	-	-	-
74,000	267,666	42,000	-	-	-	-	-	383,666	383,666
50,000	267,666	42,000	-	-	-	-	-	359,666	359,666
-	-	-	-	-	-	-	-	-	-
24,000	-	-	-	-	-	-	-	24,000	24,000
-	-	-	-	-	-	-	-	-	-
2,000	-	-	-	-	-	-	-	2,000	2,000
2,000	-	-	-	-	-	-	-	2,000	2,000
-	-	-	-	-	-	-	-	-	-
159,940	75,000	202,025	-	-	-	-	-	436,965	436,965
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
139,557	-	202,025	-	-	-	-	-	341,582	341,582
20,383	75,000	-	-	-	-	-	-	95,383	95,383
-	-	-	-	-	-	-	-	-	-
124,925	34,445	46,000	-	-	-	-	-	205,370	205,370
-	-	-	-	-	-	-	-	-	-
30,000	34,445	46,000	-	-	-	-	-	110,445	110,445
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
94,925	-	-	-	-	-	-	-	94,925	94,925
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
176,912	50,000	1,198,083	-	-	-	-	-	1,424,995	1,424,995
86,453	-	-	-	-	-	-	-	86,453	86,453
86,453	-	-	-	-	-	-	-	86,453	86,453
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,059,573	636,956	1,134,416	-	-	-	-	-	2,830,945	2,830,945
821,983	414,956	1,131,332	-	-	-	-	-	2,368,271	2,368,271
237,590	222,000	3,084	-	-	-	-	-	462,674	462,674
1,341,273	199,924	655,755	-	180	-	-	-	2,197,132	2,197,132
565,253	126,905	241,995	-	180	-	-	-	934,333	934,333
74,501	65,954	102,630	-	-	-	-	-	243,085	243,085
701,519	7,065	311,130	-	-	-	-	-	1,019,714	1,019,714
812,664	-	23,466	-	-	-	-	-	836,130	836,130
53,352,703	2,038,974	12,841,844	-	130,680	-	200,000	-	68,564,201	68,564,201

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2025

(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
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	8	2,202,328	8	2,202,328
1) Official	-	-	-	-	-	-	8	2,202,328	8	2,202,328
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	135	1,021,536	62	322,635	180	852,961	514	64,164,741	891	66,361,873
I. GOVERNMENT	-	-	-	-	-	-	18	1,969,719	18	1,969,719
A. Federal Government	-	-	-	-	-	-	6	929,650	6	929,650
B. Provincial Governments	-	-	-	-	-	-	12	1,040,069	12	1,040,069
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	25	3,990,000	25	3,990,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	22	3,540,000	22	3,540,000
Manufacturing	-	-	-	-	-	-	3	450,000	3	450,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	131	36,873,220	131	36,873,220
Mutual Funds and AMCs	-	-	-	-	-	-	85	26,590,000	85	26,590,000
Insurance & Pension Funds	-	-	-	-	-	-	17	460,500	17	460,500
MFIs and DFIs	-	-	-	-	-	-	9	109,418	9	109,418
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	3	884,952	3	884,952
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	17	8,828,350	17	8,828,350
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	204	17,664,727	204	17,664,727
A. Agriculture, forestry and fishing	-	-	-	-	-	-	2	2,505	2	2,505
I. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	2	2,505	2	2,505
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	1	2,505	1	2,505
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	1	-	1	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	6	124,888	6	124,888
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	2	124,888	2	124,888
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	4	-	4	-
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	112	6,266,230	112	6,266,230
10 - Manufacture of food products	-	-	-	-	-	-	8	149,212	8	149,212
11 - Manufacture of beverages	-	-	-	-	-	-	2	1,100,600	2	1,100,600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	42	1,634,061	42	1,634,061
Preparation and spinning of textile fibres	-	-	-	-	-	-	5	69,705	5	69,705
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	34	1,203,245	34	1,203,245
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	3	361,111	3	361,111
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	2	92,584	2	92,584

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2025

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	2	92,584	2	92,584
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	2	92,584	2	92,584
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	28	610,667	28	610,667
Printing and other service activities related to printing	-	-	-	-	-	-	12	308,252	12	308,252
Reproduction of recorded media	-	-	-	-	-	-	16	302,415	16	302,415
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	1	18,000	1	18,000
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	7	673,724	7	673,724
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	3	375,873	3	375,873
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	3	125,000	3	125,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	5	200,000	5	200,000
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	1	114,050	1	114,050
products	-	-	-	-	-	-	5	665,924	5	665,924
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	1	22,918	1	22,918
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	3	451,867	3	451,867
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	1	31,750	1	31,750
32 - Other manufacturing	-	-	-	-	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
supplies	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	23	8,516,101	23	8,516,101
Electric power generation, transmission and distribution	-	-	-	-	-	-	22	6,966,101	22	6,966,101
a) Hydal	-	-	-	-	-	-	2	700,000	2	700,000
b) Thermal	-	-	-	-	-	-	3	1,782,374	3	1,782,374
c) Coal Based	-	-	-	-	-	-	2	1,000,000	2	1,000,000
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	3	22,666	3	22,666
f) Other	-	-	-	-	-	-	12	3,461,061	12	3,461,061
mains	-	-	-	-	-	-	1	1,550,000	1	1,550,000
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st December, 2025

(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	-	-	-	-	-	-	3	194,254	3	194,254
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	3	194,254	3	194,254
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	8	383,666	8	383,666
49 - Land transport and transport via pipelines	-	-	-	-	-	-	5	359,666	5	359,666
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	3	24,000	3	24,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	2	2,000	2	2,000
55 - Accommodation	-	-	-	-	-	-	2	2,000	2	2,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	8	436,965	8	436,965
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications activities	-	-	-	-	-	-	4	341,582	4	341,582
63 - Information service activities	-	-	-	-	-	-	4	95,383	4	95,383
K. Real estate activities	-	-	-	-	-	-	1	-	1	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	6	205,370	6	205,370
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	3	110,445	3	110,445
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	3	94,925	3	94,925
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	2	21,300	2	21,300
77 - Rental and leasing activities	-	-	-	-	-	-	1	-	1	-
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	1	21,300	1	21,300
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	23	1,424,995	23	1,424,995
O. Human health and social work activities	-	-	-	-	-	-	8	86,453	8	86,453
86 - Human health activities	-	-	-	-	-	-	8	86,453	8	86,453
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	133	2,830,945	133	2,830,945
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	123	2,368,271	123	2,368,271
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	10	462,674	10	462,674
VI. PERSONAL	135	1,021,536	62	322,635	180	852,961	-	-	377	2,197,132
A. Salaried persons	93	569,344	28	179,313	42	185,676	-	-	163	934,333
B. Self employed	4	80,637	1	1,973	4	160,475	-	-	9	243,085
C. Other Personal	38	371,555	33	141,349	134	506,810	-	-	205	1,019,714
VII. OTHER	-	-	-	-	-	-	3	836,130	3	836,130
Total	135	1,021,536	62	322,635	180	852,961	522	66,367,069	899	68,564,201

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

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,893	1,893	-	2,122	2,122	-	2,202	2,202
	Govt.	-	18,516	18,516	-	5,024	5,024	-	1,970	1,970
	NFPSEs	-	16,665	16,665	-	3,015	3,015	-	3,990	3,990
	NBFCs & Fin Aux.	-	14,822	14,822	-	15,912	15,912	-	36,873	36,873
	Private Sector	-	18,730	18,730	-	18,247	18,247	-	17,665	17,665
	Trust Fund	-	2,875	2,875	-	2,620	2,620	-	2,831	2,831
	Personal	-	3,042	3,042	-	2,416	2,416	-	2,197	2,197
	Others	-	1,901	1,901	-	1,287	1,287	-	836	836
	Total	-	78,442	78,442	-	50,643	50,643	-	68,564	68,564
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	1,893	1,893	-	2,122	2,122	-	2,202	2,202
	Govt.	-	15,496	15,496	-	4,726	4,726	-	1,671	1,671
	NFPSEs	-	16,665	16,665	-	3,015	3,015	-	3,990	3,990
	NBFCs & Fin Aux.	-	14,173	14,173	-	15,024	15,024	-	35,985	35,985
	Private Sector	-	17,112	17,112	-	15,726	15,726	-	13,830	13,830
	Trust Fund	-	2,590	2,590	-	2,606	2,606	-	2,831	2,831
	Personal	-	3,042	3,042	-	2,416	2,416	-	2,197	2,197
	Others	-	1	1	-	23	23	-	23	23
	Total	-	70,971	70,971	-	45,659	45,659	-	62,731	62,731
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3,020	3,020	-	299	299	-	299	299
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	649	649	-	888	888	-	888	888
	Private Sector	-	1,618	1,618	-	2,521	2,521	-	3,834	3,834
	Trust Fund	-	285	285	-	14	14	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	1,900	1,900	-	1,263	1,263	-	813	813
	Total	-	7,472	7,472	-	4,984	4,984	-	5,833	5,833

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account* (Rs.)	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	121	1,506	100	280	133	180
100,000 to 200,000	23	3,107	1	150	-	-
200,000 to 300,000	31	7,439	4	1,025	-	-
300,000 to 400,000	18	6,065	2	714	-	-
400,000 to 500,000	37	18,290	5	2,453	1	500
500,000 to 600,000	31	16,378	2	1,111	7	4,006
600,000 to 700,000	17	10,889	1	689	1	600
700,000 to 800,000	11	7,990	9	6,629	11	8,123
800,000 to 900,000	5	4,328	5	4,210	3	2,560
900,000 to 1,000,000	45	44,912	9	8,762	4	4,000
1,000,000 to 2,000,000	154	206,339	37	60,979	64	106,195
2,000,000 to 3,000,000	117	272,061	102	262,458	122	316,649
3,000,000 to 4,000,000	53	182,279	104	342,993	51	178,813
4,000,000 to 5,000,000	24	109,753	85	402,244	29	133,527
5,000,000 to 6,000,000	29	153,668	10	52,899	55	305,715
6,000,000 to 7,000,000	21	132,220	5	33,083	5	33,763
7,000,000 to 8,000,000	33	247,787	44	334,995	19	143,792
8,000,000 to 9,000,000	9	75,450	35	288,749	29	247,203
9,000,000 to 10,000,000	9	89,006	7	64,877	4	39,067
10,000,000 to 100,000,000	234	7,333,969	200	6,565,398	251	9,044,824
100,000,000 & Over	113	69,519,061	97	42,208,392	110	57,994,684
Total	1,135	78,442,498	864	50,643,090	899	68,564,201

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

9.6.1 Deposits Distributed by Size of Accounts and Gender
Development Finance Institutions
As on 31st December, 2025

(Thousand Rupees)

Type of Account* (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	9	180	-	-	-	-	124	-	133	180
100,000 to 200,000	-	-	-	-	-	-	-	-	-	-
200,000 to 300,000	-	-	-	-	-	-	-	-	-	-
300,000 to 400,000	-	-	-	-	-	-	-	-	-	-
400,000 to 500,000	-	-	-	-	-	-	1	500	1	500
500,000 to 600,000	2	1,054	4	2,388	1	564	-	-	7	4,006
600,000 to 700,000	-	-	-	-	-	-	1	600	1	600
700,000 to 800,000	-	-	8	5,925	3	2,198	-	-	11	8,123
800,000 to 900,000	-	-	2	1,717	1	843	-	-	3	2,560
900,000 to 1,000,000	1	1,000	-	-	3	3,000	-	-	4	4,000
1,000,000 to 2,000,000	13	24,323	16	25,392	-	-	35	56,480	64	106,195
2,000,000 to 3,000,000	18	45,841	4	9,974	94	246,266	6	14,568	122	316,649
3,000,000 to 4,000,000	17	53,947	4	14,845	27	99,529	3	10,492	51	178,813
4,000,000 to 5,000,000	2	8,900	11	49,415	-	-	16	75,212	29	133,527
5,000,000 to 6,000,000	32	170,948	-	-	21	123,198	2	11,569	55	305,715
6,000,000 to 7,000,000	-	-	-	-	-	-	5	33,763	5	33,763
7,000,000 to 8,000,000	-	-	1	7,500	17	128,792	1	7,500	19	143,792
8,000,000 to 9,000,000	17	144,816	-	-	5	43,777	7	58,610	29	247,203
9,000,000 to 10,000,000	1	9,067	2	20,000	-	-	1	10,000	4	39,067
10,000,000 to 100,000,000	22	326,333	10	185,479	8	204,794	211	8,328,218	251	9,044,824
100,000,000 & Over	1	235,127	-	-	-	-	109	57,759,557	110	57,994,684
Total	135	1,021,536	62	322,635	180	852,961	522	66,367,069	899	68,564,201

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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	2	12,354	17	2,788,331	24	2,807,022
A. Quoted on the Stock Exchange:	2	12,354	15	1,234,862	22	1,953,176
1. To Stock Brokers and Dealers:	1	5,000	12	212,124	18	379,459
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	5,000	12	212,124	18	379,459
2. To Others:	1	7,354	3	1,022,738	4	1,573,717
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	553,846
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	3	1,022,738	3	1,019,871
B. Unquoted on the Stock Exchange:	-	-	2	1,553,469	2	853,846
1. To Stock Brokers and Dealers:	-	-	1	999,623	-	-
(a) Government and Other Trustee Securities	-	-	1	999,623	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	1	553,846	2	853,846
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	300,000
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	1	553,846	1	553,846
III. Merchandise	25	3,578,675	39	4,033,937	46	8,752,412
A. Food Items:	6	1,035,721	7	1,112,139	16	4,659,464
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	2	331,810	4	318,175	5	623,630
3. Other Grains & Pulses:	-	-	1	1,900	1	1,800
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	1	1,900	1	1,800
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	4	703,911	2	792,064	10	4,034,034
(a) Indigenous	4	703,911	2	792,064	10	4,034,034
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	5	616,688	4	841,667	6	2,445,769
1. Cotton Raw:	-	-	-	-	1	996,519
(a) Indigenous	-	-	-	-	1	996,519
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	1	299,250
(a) Indigenous	-	-	-	-	1	299,250
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	1	250,000
(a) Indigenous	-	-	-	-	1	250,000
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	5	616,688	4	841,667	3	900,000
(a) Indigenous	4	516,688	4	841,667	3	900,000
(b) Imported	1	100,000	4	841,667	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	14	1,926,266	28	2,080,131	24	1,647,179
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	1	4,750	1	4,500
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	1	4,750	1	4,500
4. Machinery:	12	1,681,011	22	1,356,745	17	794,282
(a) Indigenous	-	-	2	8,189	1	7,780
(b) Imported	12	1,681,011	20	1,348,556	16	786,502
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	200,000	2	681,541	3	814,022
12. Other Finished Goods:	1	45,255	3	37,095	3	34,375
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	45,255	3	37,095	3	34,375
IV. Fixed Assets Including Machinery	1,388	104,280,760	1,709	111,705,527	1,792	125,382,769
A. Transport Equipment	316	1,420,893	398	2,787,426	407	2,984,787
B. Furniture & Fixtures	-	-	5	2,116,105	8	2,196,622
C. Office Equipment	2	29,233	2	23,065	2	20,865
D. Other Machinery & Equipment	1,070	102,830,634	1,304	106,778,930	1,375	120,180,496
V. Real Estate	31,656	41,952,753	30,450	45,826,070	31,354	46,098,874
A. Land	178	12,889,774	230	15,807,943	223	14,712,790
1. Residential	13	527,655	45	811,687	50	812,164
(a) House	11	525,230	35	763,512	42	735,288
(b) Flat	2	2,425	10	48,175	8	76,876
2. Non-Residential	165	12,362,119	185	14,996,256	173	13,900,626
(a) Commercial	59	968,535	62	1,130,126	58	812,643
(b) Industrial	28	2,485,800	25	2,408,523	30	3,304,764
(c) Agriculture	57	662,189,296	27	352,860	23	260,241
(c) Others	21	2,285,885	71	11,104,747	62	9,522,978
B. Buildings:	31,478	29,062,978	30,220	30,018,127	31,131	31,386,084
1. Residential	31,280	17,128,137	29,923	16,496,241	30,823	16,541,427
(a) House	31,015	16,300,595	28,921	15,462,041	28,438	15,439,547
(b) Flat	265	827,542	1,002	1,034,200	2,385	1,101,880
2. Non-Residential	198	11,934,841	297	13,521,886	308	14,844,657
(a) Commercial	97	6,250,703	108	5,103,391	105	5,064,879
(b) Industrial	24	1,356,525	23	1,072,316	23	970,425
(c) Agriculture	3	185,000	15	161,250	17	205,400
(c) Others	74	4,142,613	151	7,184,929	163	8,603,953
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	224	21,323,684	258	24,350,932	270	27,348,087
A. Other Secured Advances	179	15,749,569	200	18,361,007	213	21,215,241
1. Receivables	9	2,300,000	19	3,263,386	20	4,922,777
2. Employees Benefits	65	88,382.00	62	114,983	67	114,450
3. Others	105	13,361,187	119	14,982,638	126	16,178,014
B. Advances Secured by Guarantee(s)	45	5,574,115	58	5,989,924	57	6,132,845
1. Institutional Guarantee(s)	5	5,563,564	14	5,977,388	5	6,119,306
2. Individual Guarantee(s)	40	10,551	44	12,536	52	13,539
VIII. Unsecured Advances	727	2,408,139	709	2,808,419	719	2,601,110
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	626	98,125	588	79,649	593	72,870
3. Others	101	2,310,014	121	2,728,770	126	2,528,240
Total	34,022	173,556,365	33,182	191,513,215	34,205	212,990,274

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st December, 2025

(Thousand Rupees)

Security	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-	-	-
II. Securities, Shares and Other								
Financial Instruments:	4	82,924	3	10,627	17	2,713,471	24	2,807,022
A. Quoted on the Stock Exchange:	4	82,924	3	10,627	15	1,859,625	22	1,953,176
1. To Stock Brokers and Dealers:	4	82,924	3	10,627	11	285,908	18	379,459
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	4	82,924	3	10,627	11	285,908	18	379,459
2. To Others:	-	-	-	-	4	1,573,717	4	1,573,717
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	553,846	1	553,846
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	3	1,019,871	3	1,019,871
B. Unquoted on the Stock Exchange:	-	-	-	-	2	853,846	2	853,846
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	2	853,846	2	853,846
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	1	300,000	1	300,000
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	553,846	1	553,846
III. Merchandise	3	16,300	2	7,971	41	8,728,141	46	8,752,412
A. Food Items:	1	1,800	-	-	15	4,657,664	16	4,659,464
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	5	623,630	5	623,630
3. Other Grains & Pulses:	1	1,800	-	-	-	-	1	1,800
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	1	1,800	-	-	-	-	1	1,800
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	10	4,034,034	10	4,034,034
(a) Indigenous	-	-	-	-	10	4,034,034	10	4,034,034
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	6	2,445,769	6	2,445,769
1. Cotton Raw:	-	-	-	-	1	996,519	1	996,519
(a) Indigenous	-	-	-	-	1	996,519	1	996,519
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	1	299,250	1	299,250
(a) Indigenous	-	-	-	-	1	299,250	1	299,250
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	1	250,000	1	250,000
(a) Indigenous	-	-	-	-	1	250,000	1	250,000
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions As on 31st December, 2025

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	3	900,000	3	900,000
(a) Indigenous	-	-	-	-	3	900,000	3	900,000
(b) Imported	-	-	-	-	-	-	-	-
C. Finished/Manufactured Goods:	2	14,500	2	7,971	20	1,624,708	24	1,647,179
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	1	4,500	-	-	-	-	1	4,500
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	1	4,500	-	-	-	-	1	4,500
4. Machinery:	1	10,000	2	7,971	14	776,311	17	794,282
(a) Indigenous	-	-	-	-	1	7,780	1	7,780
(b) Imported	1	10,000	2	7,971	13	768,531	16	786,502
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	-	-	-	-	3	814,022	3	814,022
12. Other Finished Goods:	-	-	-	-	3	34,375	3	34,375
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	3	34,375	3	34,375
IV. Fixed Assets Including Machinery	369	1,200,737	73	121,590	1,350	124,060,442	1,792	125,382,769
A. Transport Equipments	313	602,852	54	93,872	40	2,288,063	407	2,984,787
B. Furniture & Fixtures	-	-	-	-	8	2,196,622	8	2,196,622
C. Office Equipments	1	9,000	-	-	1	11,865	2	20,865
D. Other Machinery & Equipments	55	588,885	19	27,718	1,301	119,563,893	1,375	120,180,496
V. Real Estate	27,105	14,909,199	3,968	3,468,238	280	27,716,687	31,354	46,098,874
A. Land	64	715,945	52	289,905	106	13,702,190	223	14,712,790
1. Residential	21	101,958	21	96,407	7	609,049	50	812,164
(a) House	19	78,458	16	73,697	6	578,383	42	735,288
(b) Flat	2	23,500	5	22,710	1	30,666	8	76,876
2. Non-Residential	43	613,987	31	193,498	99	13,093,141	173	13,900,626
(a) Commercial	24	259,837	22	120,207	12	432,899	58	812,643
(b) Industrial	5	90,500	-	-	25	3,214,264	30	3,304,764
(c) Agriculture	13	177,950	9	73,291	1	9,000	23	260,241
(d) Other	1	86,000	-	-	61	9,436,978	62	9,522,978
B. Buildings:	27,041	14,193,254	3,916	3,178,333	174	14,014,497	31,131	31,386,084
1. Residential	26,945	12,724,425	3,858	2,956,699	20	860,303	30,823	16,541,427
(a) House	25,204	11,927,976	3,217	2,670,446	17	841,125	28,438	15,439,547
(b) Flat	1,741	796,449	641	286,253	3	19,178	2,385	1,101,880
2. Non-Residential	96	1,468,829	58	221,634	154	13,154,194	308	14,844,657
(a) Commercial	45	318,710	25	35,982	35	4,710,187	105	5,064,879
(b) Industrial	5	64,718	-	-	18	905,707	23	970,425
(c) Agriculture	7	130,000	9	62,100	1	13,300	17	205,400
(d) Other	39	955,401	24	123,552	100	7,525,000	163	8,603,953
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	106	130,317	20	16,646	144	27,201,124	270	27,348,087
A. Other Secured Advances	64	119,761	10	13,662	139	21,081,818	213	21,215,241
1. Receivables	-	-	-	-	20	4,922,777	20	4,922,777
2. Employees Benefits	61	103,813	6	10,637	-	-	67	114,450
3. Others	3	15,948	4	3,025	119	16,159,041	126	16,178,014
B. Advances Secured by Guarantee(s)	42	10,556	10	2,983	5	6,119,306	57	6,132,845
1. Institutional Guarantee(s)	-	-	-	-	5	6,119,306	5	6,119,306
2. Individual Guarantee(s)	42	10,556	10	2,983	-	-	52	13,539
VIII. Unsecured Advances	639	174,155	78	21,458	2	2,405,497	719	2,601,110
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	525	63,645	68	9,225	-	-	593	72,870
3. Others	114	110,510	10	12,233	2	2,405,497	126	2,528,240
Total	28,226	16,513,632	4,144	3,646,530	1,834	192,825,362	34,205	212,990,274

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-24		Sep-25		Dec-25 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	34,022	173,556,365	33,182	191,513,215	34,205	212,990,274
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)	3	3,718,681	3	3,692,891	7	3,714,215
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	1	562,602	1	718,574	5	725,610
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	2	2,974,317	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	6	1,215,161	17	5,993,673	19	7,192,470
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	1	999,623	3	450,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	1	150,000	1	150,000	1	127,500
Other NBFIs	2	570,161	15	4,844,050	14	6,114,970
IV. PRIVATE SECTOR (BUSINESS)	1,619	149,761,221	2,082	163,052,057	2,191	183,494,596
A. Agriculture, forestry and fishing activities	66	838,296	105	1,431,385	128	1,781,871
activities	66	838,296	105	1,431,385	128	1,781,871
Growing of Wheat, Rice, Sugar Cane & Cotton	25	174,107	32	293,604	34	303,694
Growing of tropical, subtropical, pome and stone fruits & vegetables	7	132,611	10	156,479	10	153,735
Growing of other fruits, vegetables and crops	5	42,000	4	35,673	8	117,337
Raising of livestock and other related activities	10	277,725	13	357,773	14	331,005
Other agricultural support activities	19	211,853	46	587,856	62	876,100
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	25	3,796,750	28	5,654,220	27	5,254,758
05 - Mining of coal and lignite	1	2,000,000	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	24	1,796,750	25	1,654,220	23	1,054,758
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	1	200,000
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,156	95,857,476	1,448	100,008,330	1,511	110,921,754
10 - Manufacture of food products	271	20,665,789	357	21,266,996	375	24,514,950
11 - Manufacture of beverages	1	163,000	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	421	31,649,232	477	33,574,916	509	34,865,992
Preparation and spinning of textile fibres	112	9,476,457	136	11,067,438	149	12,201,781
Weaving of textiles	54	4,143,412	63	4,182,422	63	4,991,288
Finishing of textiles	51	6,336,198	53	5,530,779	53	5,613,003
Manufacture of knitted and crocheted fabrics	4	305,359	5	578,473	5	569,781
Manufacture of made-up textile articles, except apparel	194	10,680,415	210	11,588,901	224	10,569,405
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	6	707,392	10	626,903	15	920,734
14 - Manufacture of wearing apparel	44	4,263,258	99	3,829,887	97	4,600,043
15 - Manufacture of leather and related products	3	552,500	2	474,167	5	481,639

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1	50,000	1	36,667	1	31,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	502,500	1	437,500	4	449,972
a. Leather wear	2	502,500	1	437,500	1	375,000
b. Rubber and Plastic wear	-	-	-	-	3	74,972
except furniture; manufacture of articles of straw and plaiting materials	1	1,599	1	1,031	1	800
17 - Manufacture of paper and paper products	15	303,781	24	1,268,904	23	1,222,114
18 - Printing and reproduction of recorded media	65	766,984	92	1,239,431	89	1,225,902
Printing and other service activities related to printing	65	766,984	92	1,239,431	89	1,225,902
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	4	1,358,125	3	1,189,070	3	1,149,445
20 - Manufacture of chemicals and chemical products	103	6,527,298	142	5,895,790	140	7,495,816
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	29	5,356,889	30	5,910,425	41	7,456,145
22 - Manufacture of rubber and plastics products	39	5,611,164	49	5,745,493	49	5,628,355
23 - Manufacture of other non-metallic mineral products	37	4,021,852	34	2,492,039	35	2,609,118
24 - Manufacture of basic metals	59	7,616,158	59	6,759,743	61	6,667,657
25. Manufacture of fabricated metal products, except machinery and equipment	22	790,168	15	655,270	12	706,838
26 - Manufacture of computer, electronic and optical products	6	2,326,250	7	3,240,583	12	4,164,347
27 - Manufacture of electrical equipment	16	2,476,198	20	4,072,486	18	3,761,512
28 - Manufacture of machinery and equipment	1	3,750	3	22,000	4	36,250
29 - Manufacture of motor vehicles, trailers and semi-trailers	9	758,129	6	715,307	9	2,302,760
30 - Manufacture of other transport equipment	2	316,446	6	366,182	6	355,252
31 - Manufacture of furniture	3	20,214	13	634,364	13	1,023,861
32. Other manufacturing	3	306,267	6	489,646	6	488,634
Manufacture of jewellery and related articles	-	-	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	306,267	5	469,646	5	468,634
33 - Repair and installation of machinery and equipment	2	2,425	2	1,600	2	1,325
D. Electricity, gas, steam and air conditioning supply	106	21,775,716	121	19,258,362	124	23,434,990
Electric power generation, transmission and distribution	106	21,775,716	121	19,258,362	124	23,434,990
a) Hydal	4	232,000	4	232,000	9	464,060
b) Thermal	17	3,202,688	17	5,374,687	15	4,672,899
c) Coal Based	16	10,485,850	27	5,479,955	25	9,031,658
d) Wind	32	1,958,504	33	1,668,788	33	1,581,488
e) Solar	18	1,248,306	22	1,989,700	25	2,874,854
f) Other	19	4,648,369	18	4,513,232	17	4,810,031
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	5	5,520,410	9	7,559,807	12	7,998,533
36 - Water collection, treatment and supply	5	5,520,410	9	7,559,807	11	7,996,033
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	1	2,500
F. Construction	25	1,869,749	29	2,256,901	28	2,280,865
41 - Construction of buildings	5	427,308	5	336,422	5	299,612
42 - Civil engineering	17	1,398,930	22	1,892,796	21	1,956,498
43 - Specialized construction activities	3	43,511	2	27,683	2	24,755

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	58	2,699,971	91	4,512,480	95	4,674,185
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3	215,234	3	237,503	3	240,556
46 - Wholesale trade, except of motor vehicles and motorcycles	16	389,851	19	1,241,956	19	1,163,042
47 - Retail trade, except of motor vehicles and motorcycles	39	2,094,886	69	3,033,021	73	3,270,587
H. Transportation and storage	32	4,276,576	65	6,933,245	71	7,370,415
49 - Land transport and transport via pipelines	20	2,377,246	44	4,876,632	37	4,806,466
50 - Water transport	-	-	-	-	-	-
51 - Air transport	2	784,794	6	803,239	6	802,734
52 - Warehousing and support activities for transportation	10	1,114,536	15	1,253,374	27	1,611,355
53 - Courier activities other than national post activities	-	-	-	-	1	149,860
I. Accommodation and food service activities	30	2,729,015	37	2,602,348	33	2,503,581
55 - Accommodation	10	2,619,375	14	2,483,580	15	2,349,156
56 - Food and beverage service activities	20	109,640	23	118,768	18	154,425
J. Information and communication	39	7,475,873	48	9,416,063	55	13,474,128
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	5	146,227	5	121,818	4	110,641
60 - Programming and broadcasting activities	2	57,728	2	56,782	2	56,442
61 - Telecommunications	20	7,031,362	31	8,674,189	38	12,599,294
62 - Computer programming, consultancy and related activities	7	165,417	5	436,621	6	584,317
63 - Information service activities	5	75,139	5	126,653	5	123,434
K. Real estate activities	7	788,696	6	735,501	6	714,830
L. Professional, scientific and technical activities	1	9,934	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	9,934	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	4	108,117	11	198,536	14	352,363
77 - Rental and leasing activities	1	450	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	5	51,412	7	114,367
80 - Security and investigation activities	1	45,497	4	107,624	5	202,046
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	62,170	1	39,050	1	35,500
N. Education	28	706,570	29	602,217	27	566,139
O. Human health and social work activities	30	1,275,622	43	1,774,532	44	2,046,432
86 - Human health activities	30	1,275,622	43	1,774,532	44	2,046,432
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	7	32,450	11	98,196	15	109,818
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	32,392	16,646,518	31,078	16,164,352	31,986	16,183,496
A. Bank Employees	1,227	2,007,306	1,252	2,165,778	1,280	2,245,350
1) For house building	411	1,454,762	411	1,576,108	419	1,640,767
2) For transport i.e. purchase of car etc.	304	355,609	347	382,839	344	396,587
3) Other purposes	512	196,935	494	206,831	517	207,995
B. Consumer Financing	31,164	14,638,548	29,825	13,997,910	30,705	13,937,482
1) For house building	30,794	14,539,314	29,458	13,909,554	30,339	13,851,810
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	82	85,416	80	74,558	80	71,874
5) Personal loans	287	13,569	286	13,549	285	13,549
C) Other	1	664	1	664	1	664
VII. OTHER	2	2,214,784	2	2,610,241	2	2,405,497
Total	34,022	173,556,365	33,182	191,513,215	34,205	212,990,274

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st December, 2025

(Thousand Rupees)

Borrower	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	28,226	16,513,632	4,144	3,646,530	1,834	192,825,362	34,205	212,990,274
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)	-	-	-	-	7	3,714,215	7	3,714,215
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	5	725,610	5	725,610
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	19	7,192,470	19	7,192,470
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	3	450,000	3	450,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	1	127,500	1	127,500
Other NBFIs	-	-	-	-	14	6,114,970	14	6,114,970
IV. PRIVATE SECTOR (BUSINESS)	219	3,302,935	165	673,731	1,806	179,513,180	2,191	183,494,596
A. Agriculture, forestry and fishing	39	538,868	55	311,727	34	931,276	128	1,781,871
1. Crop and animal production, hunting and related service activities	39	538,868	55	311,727	34	931,276	128	1,781,871
Growing of Wheat, Rice, Sugar Cane & Cotton	14	159,108	14	27,788	6	116,798	34	303,694
Growing of tropical, subtropical, pome and stone fruits & vegetables	9	112,485	-	-	1	41,250	10	153,735
Growing of other fruits, vegetables and crops	4	70,000	-	-	4	47,337	8	117,337
Raising of livestock and other related activities	1	3,500	6	6,528	7	320,977	14	331,005
Other agricultural support activities	11	193,775	35	277,411	16	404,914	62	876,100
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	27	5,254,758	27	5,254,758
05 - Mining of coal and lignite	-	-	-	-	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	23	1,054,758	23	1,054,758
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	1	200,000	1	200,000
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	108	1,776,830	44	182,621	1,358	108,957,553	1,511	110,921,754
10 - Manufacture of food products	65	1,206,940	31	147,922	278	23,155,338	375	24,514,950
11 - Manufacture of beverages	-	-	-	-	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3	158,782	1	1,710	505	34,705,500	509	34,865,992
Preparation and spinning of textile fibres	1	2,354	-	-	148	12,199,427	149	12,201,781
Weaving of textiles	1	6,428	-	-	62	4,984,860	63	4,991,288
Finishing of textiles	-	-	-	-	53	5,613,003	53	5,613,003
Manufacture of knitted and crocheted fabrics	-	-	-	-	5	569,781	5	569,781
Manufacture of made-up textile articles, except apparel	-	-	-	-	224	10,569,405	224	10,569,405
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	1	150,000	1	1,710	13	769,024	15	920,734
14 - Manufacture of wearing apparel	3	3,537	2	2,200	92	4,594,306	97	4,600,043
15 - Manufacture of leather and related products	-	-	-	-	5	481,639	5	481,639

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st December, 2025

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	1	31,667	1	31,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	4	449,972	4	449,972
a. Leather wear	-	-	-	-	1	375,000	1	375,000
b. Rubber and Plastic wear	-	-	-	-	3	74,972	3	74,972
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	800	-	-	-	-	1	800
17 - Manufacture of paper and paper products	1	500	-	-	22	1,221,614	23	1,222,114
18 - Printing and reproduction of recorded media	22	269,923	6	10,289	61	945,690	89	1,225,902
Printing and other service activities related to printing	22	269,923	6	10,289	61	945,690	89	1,225,902
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	3	1,149,445	3	1,149,445
20 - Manufacture of chemicals and chemical products	2	12,125	-	-	138	7,483,691	140	7,495,816
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3	55,430	-	-	38	7,400,715	41	7,456,145
22 - Manufacture of rubber and plastics products	1	2,700	-	-	48	5,625,655	49	5,628,355
23 - Manufacture of other non-metallic mineral products	-	-	-	-	35	2,609,118	35	2,609,118
24 - Manufacture of basic metals	-	-	-	-	61	6,667,657	61	6,667,657
25 - Manufacture of fabricated metal products, except machinery and equipment	1	3,468	-	-	11	703,370	12	706,838
26 - Manufacture of computer, electronic and optical products	-	-	-	-	12	4,164,347	12	4,164,347
27 - Manufacture of electrical equipment	-	-	-	-	18	3,761,512	18	3,761,512
28 - Manufacture of machinery and equipment	3	33,500	1	2,750	-	-	4	36,250
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	9	2,302,760	9	2,302,760
30 - Manufacture of other transport equipment	-	-	-	-	6	355,252	6	355,252
31 - Manufacture of furniture	2	9,125	2	14,750	9	999,986	13	1,023,861
32 - Other manufacturing	1	20,000	1	3,000	4	465,634	6	488,634
Manufacture of jewellery and related articles	1	20,000	-	-	-	-	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	3,000	4	465,634	5	468,634
33 - Repair and installation of machinery and equipment	-	-	-	-	2	1,325	2	1,325
D. Electricity, gas, steam and air conditioning supply	5	232,060	-	-	119	23,202,930	124	23,434,990
Electric power generation, transmission and distribution	5	232,060	-	-	119	23,202,930	124	23,434,990
a) Hydal	5	232,060	-	-	4	232,000	9	464,060
b) Thermal	-	-	-	-	15	4,672,899	15	4,672,899
c) Coal Based	-	-	-	-	25	9,031,658	25	9,031,658
d) Wind	-	-	-	-	33	1,581,488	33	1,581,488
e) Solar	-	-	-	-	25	2,874,854	25	2,874,854
f) Other	-	-	-	-	17	4,810,031	17	4,810,031
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	1	2,500	11	7,996,033	12	7,998,533
36 - Water collection, treatment and supply	-	-	-	-	11	7,996,033	11	7,996,033
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	1	2,500	-	-	1	2,500
F. Construction	8	58,973	-	-	20	2,221,892	28	2,280,865
41 - Construction of buildings	-	-	-	-	5	299,612	5	299,612
42 - Civil engineering	6	34,218	-	-	15	1,922,280	21	1,956,498
43 - Specialized construction activities	2	24,755	-	-	-	-	2	24,755

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st December, 2025

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	16	324,099	11	11,235	68	4,338,851	95	4,674,185
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	180	-	-	2	240,376	3	240,556
46 - Wholesale trade, except of motor vehicles and motorcycles	6	97,292	5	2,750	8	1,063,000	19	1,163,042
47 - Retail trade, except of motor vehicles and motorcycles	9	226,627	6	8,485	58	3,035,475	73	3,270,587
H. Transportation and storage	25	200,469	1	801	45	7,169,145	71	7,370,415
49 - Land transport and transport via pipelines	17	129,773	-	-	20	4,676,693	37	4,806,466
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	4	18,099	1	801	1	783,834	6	802,734
52 - Warehousing and support activities for transportation	4	52,597	-	-	23	1,558,758	27	1,611,355
53 - Courier activities other than national post activities	-	-	-	-	1	149,860	1	149,860
I. Accommodation and food service activities	7	98,000	14	60,613	12	2,344,968	33	2,503,581
55 - Accommodation	-	-	5	13,688	10	2,335,468	15	2,349,156
56 - Food and beverage service activities	7	98,000	9	46,925	2	9,500	18	154,425
J. Information and communication	1	280	5	6,775	49	13,467,073	55	13,474,128
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1	280	-	-	3	110,361	4	110,641
60 - Programming and broadcasting activities	-	-	-	-	2	56,442	2	56,442
61 - Telecommunications	-	-	3	2,400	35	12,596,894	38	12,599,294
62 - Computer programming, consultancy and related activities	-	-	-	-	6	584,317	6	584,317
63 - Information service activities	-	-	2	4,375	3	119,059	5	123,434
K. Real estate activities	-	-	-	-	6	714,830	6	714,830
L. Professional, scientific and technical activities	-	-	-	-	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	2	10,559	1	450	11	341,354	14	352,363
77 - Rental and leasing activities	-	-	1	450	-	-	1	450
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	2	10,559	-	-	5	103,808	7	114,367
80 - Security and investigation activities	-	-	-	-	5	202,046	5	202,046
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	1	35,500	1	35,500
N. Education	-	-	11	23,542	16	542,597	27	566,139
O. Human health and social work activities	5	18,400	18	63,092	21	1,964,940	44	2,046,432
86 - Human health activities	5	18,400	18	63,092	21	1,964,940	44	2,046,432
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	3	44,397	4	10,375	8	55,046	15	109,818
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	28,007	13,210,697	3,979	2,972,799	-	-	31,986	16,183,496
A. Bank Employees	1,124	1,928,904	156	316,446	-	-	1,280	2,245,350
1) For house building	370	1,405,750	49	235,017	-	-	419	1,640,767
2) For transport i.e. purchase of car etc.	306	340,303	38	56,285	-	-	344	396,587
3) Other purposes	448	182,851	69	25,144	-	-	517	207,995
B. Consumer Financing	26,882	11,281,129	3,823	2,656,353	-	-	30,705	13,937,482
1) For house building	26,554	11,217,760	3,785	2,634,050	-	-	30,339	13,851,810
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	64	50,552	16	21,322	-	-	80	71,874
5) Personal loans	263	12,568	22	981	-	-	285	13,549
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	2,405,497	2	2,405,497
Total	28,226	16,513,632	4,144	3,646,530	1,834	192,825,362	34,205	212,990,274

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

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Dec-24	Sep-25	Dec-25 P
0.00	15,365,619	15,163,896	14,688,674
1.00	-	-	-
2.00	-	-	-
3.00	7,592,842	5,957,009	5,703,994
4.00	8,582,081	7,052,773	6,750,482
5.00	9,218,538	7,864,301	7,634,263
6.00	4,142,270	4,848,213	5,306,663
7.00	3,055,061	2,851,970	2,719,536
8.00	1,181,452	249,643	272,654
9.00	616,538	571,405	538,195
10.00	512,197	424,547	313,858
11.00	1,313	456,469	7,200,466
12.00	5,698,985	29,853,281	45,354,707
13.00	4,383,497	67,079,520	68,926,298
14.00	20,791,041	34,883,633	36,084,425
15.00	27,088,288	3,645,531	4,149,613
16.00	15,449,292	3,749,612	1,897,162
17.00	12,298,637	1,060,109	562,682
18.00	18,521,642	286,240	245,263
19.00	4,363,045	537,362	583,068
20.00	2,535,008	856,576	612,267
21.00	7,607,242	451,652	385,593
22.00	2,895,790	1,220,878	1,153,972
23.00	484,157	826,492	419,120
24.00	173,573	737,120	713,656
25.00 & above	998,257	884,983	773,663
Total	173,556,365	191,513,215	212,990,274

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

9.9.1 Advances Classified by Rate of Interest and Gender
Development Finance Institutions
As on 31st December, 2025

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,030,827	478,605	11,179,242	14,688,674
1.00	-	-	-	-
2.00	-	-	-	-
3.00	14,166	832	5,688,996	5,703,994
4.00	508,204	89,941	6,152,337	6,750,482
5.00	2,317,247	823,518	4,488,748	7,634,263
6.00	1,975,058	368,505	2,963,100	5,306,663
7.00	2,119,233	485,756	114,547	2,719,536
8.00	17,280	13,831	241,543	272,654
9.00	12,835	-	525,360	538,195
10.00	74,573	17,616	221,669	313,858
11.00	9,360	-	7,191,106	7,200,466
12.00	1,223,220	296,996	43,834,491	45,354,707
13.00	823,313	167,215	67,935,770	68,926,298
14.00	1,156,261	179,321	34,748,843	36,084,425
15.00	1,518,260	360,062	2,271,291	4,149,613
16.00	990,664	215,719	690,779	1,897,162
17.00	132,146	16	430,520	562,682
18.00	99	-	245,164	245,263
19.00	249,710	90,364	242,994	583,068
20.00	147,539	25,778	438,950	612,267
21.00	107,997	30,239	247,357	385,593
22.00	163	-	1,153,809	1,153,972
23.00	30,136	-	388,984	419,120
24.00	9,575	1,848	702,233	713,656
25.00 & above	45,766	368	727,529	773,663
Total	16,513,632	3,646,530	192,825,362	212,990,274

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

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,719	3,719	-	3,693	3,693	-	3,714	3,714
	NBFCs & Fin Aux.	-	1,215	1,215	-	5,994	5,994	-	7,192	7,192
	Private Sector	-	149,761	149,761	-	163,052	163,052	-	183,495	183,495
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	466	16,181	16,647	451	15,714	16,164	454	15,729	16,183
	Others	-	2,215	2,215	-	2,610	2,610	-	2,405	2,405
	Total	466	173,091	173,556	451	191,063	191,513	454	212,536	212,990
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	7,414	7,414	-	7,193	7,193	7,41	7,207	7,207
	Others	-	-	-	-	-	-	-	-	-
	Total	-	7,414	7,414	-	7,193	7,193	-	7,207	7,207
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,817	2,817	-	2,973	2,973	-	2,980	2,980
	NBFCs & Fin Aux.	-	1,215	1,215	-	4,294	4,294	-	6,492	6,492
	Private Sector	-	113,245	113,245	-	123,487	123,487	-	132,939	132,939
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	54	5,599	5,653	46	5,428	5,475	44	5,372	5,416
	Others	-	2,215	2,215	-	2,610	2,610	-	2,405	2,405
	Total	54	125,091	125,145	46	138,792	138,839	44	150,189	150,233
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	187	1,266	1,453	179	1,212	1,391	181	1,240	1,421
	Others	-	-	-	-	-	-	-	-	-
	Total	187	1,266	1,453	179	1,212	1,391	181	1,240	1,421
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	68	68	-	62	62	-	56	56
	Others	-	-	-	-	-	-	-	-	-
	Total	-	68	68	-	62	62	-	56	56
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	902	902	-	720	720	-	734	734
	NBFCs & Fin Aux.	-	-	-	-	1,700	1,700	-	700	700
	Private Sector	-	36,516	36,516	-	39,565	39,565	-	50,555	50,555
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	890	890	-	893	893	-	914	914
	Others	-	-	-	-	-	-	-	-	-
	Total	-	38,308	38,308	-	42,878	42,878	-	52,903	52,903

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Balistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	51	51	-	-	-
	Personal	225	889	1,113	-	-	-	229	886	1,115
	Others	-	-	-	-	51	51	-	-	-
	Total	225	889	1,113	225	876	1,102	229	886	1,115
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	54	54	-	54	54	-	55	55
	Others	-	-	-	-	-	-	-	-	-
	Total	-	54	54	-	54	54	-	55	55

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-24		Sep-25		Dec-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	248	451	285	431	1,787	472
5,000 to 10,000	307	2,131	302	2,072	310	2,119
10,000 to 20,000	1,855	28,381	1,807	27,615	1,812	27,731
20,000 to 25,000	1,996	42,961	1,959	42,196	2,012	43,212
25,000 to 30,000	572	15,554	563	15,311	544	14,775
30,000 to 40,000	1,947	65,995	1,890	63,974	1,857	62,926
40,000 to 50,000	2,764	118,756	2,716	116,628	2,716	116,386
50,000 to 60,000	2,354	128,447	2,299	125,273	2,239	121,919
60,000 to 70,000	4,220	256,464	4,159	252,745	4,106	249,485
70,000 to 80,000	1,139	84,831	1,146	85,190	1,111	82,602
80,000 to 90,000	1,100	92,667	1,075	90,387	1,028	86,375
90,000 to 100,000	1,034	97,753	1,010	95,531	991	93,652
100,000 to 200,000	3,913	525,971	3,654	485,494	3,443	457,120
200,000 to 300,000	1,221	296,519	1,118	270,250	1,053	255,727
300,000 to 400,000	790	275,067	687	236,829	636	220,562
400,000 to 500,000	606	271,847	569	254,562	591	264,844
500,000 to 600,000	467	259,308	479	261,907	433	236,292
600,000 to 700,000	459	298,820	360	233,873	343	222,191
700,000 to 800,000	373	281,253	341	255,581	344	258,178
800,000 to 900,000	354	304,195	324	273,914	312	263,877
900,000 to 1,000,000	303	289,784	298	281,975	288	271,728
1,000,000 to 2,000,000	2,158	3,204,800	2,070	3,040,858	2,008	2,934,144
2,000,000 to 3,000,000	1,040	2,598,677	1,090	2,671,365	1,095	2,686,855
3,000,000 to 4,000,000	573	2,021,028	605	2,103,353	651	2,265,763
4,000,000 to 5,000,000	408	1,930,270	381	1,696,964	365	1,636,474
5,000,000 to 6,000,000	228	1,268,408	233	1,249,508	240	1,284,496
6,000,000 to 7,000,000	133	932,143	118	764,867	123	794,451
7,000,000 to 8,000,000	102	829,004	133	992,556	136	1,010,231
8,000,000 to 9,000,000	115	792,225	108	916,030	123	1,045,258
9,000,000 to 10,000,000	125	1,268,602	98	923,938	100	943,207
10,000,000 to 100,000,000	698	24,390,864	835	28,124,428	888	30,322,840
100,000,000 & Over	420	130,583,186	470	145,557,611	520	164,714,383
Total	34,022	173,556,365	33,182	191,513,215	34,205	212,990,274

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

9.11.1 Advances Classified by Size of Accounts and Gender

Development Finance Institutions As on 31st December, 2025

(Thousand Rupees)

Size of Account* (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1,496	418	274	54	17	-	1,787	472
5,000 to 10,000	275	1,885	35	234	-	-	310	2,119
10,000 to 20,000	1,665	25,484	146	2,231	1	16	1,812	27,731
20,000 to 25,000	1,867	40,083	145	3,129	-	-	2,012	43,212
25,000 to 30,000	481	13,072	62	1,676	1	27	544	14,775
30,000 to 40,000	1,647	55,921	209	6,974	1	31	1,857	62,926
40,000 to 50,000	2,501	107,074	213	9,223	2	89	2,716	116,386
50,000 to 60,000	2,028	110,384	210	11,485	1	50	2,239	121,919
60,000 to 70,000	3,794	230,404	312	19,081	-	-	4,106	249,485
70,000 to 80,000	993	73,742	115	8,631	3	229	1,111	82,602
80,000 to 90,000	890	74,883	136	11,326	2	166	1,028	86,375
90,000 to 100,000	868	82,033	121	11,429	2	190	991	93,652
100,000 to 200,000	2,967	392,472	460	62,304	16	2,344	3,443	457,120
200,000 to 300,000	885	215,185	157	37,630	11	2,911	1,053	255,727
300,000 to 400,000	495	172,192	127	43,537	14	4,833	636	220,562
400,000 to 500,000	484	217,008	97	43,356	10	4,480	591	264,844
500,000 to 600,000	343	186,848	84	46,133	6	3,311	433	236,292
600,000 to 700,000	252	163,499	76	49,147	15	9,544	343	222,191
700,000 to 800,000	273	204,635	64	48,200	7	5,343	344	258,178
800,000 to 900,000	251	212,264	52	43,993	9	7,620	312	263,877
900,000 to 1,000,000	210	198,143	67	63,197	11	10,388	288	271,728
1,000,000 to 2,000,000	1,467	2,141,269	444	649,218	97	143,657	2,008	2,934,144
2,000,000 to 3,000,000	807	1,983,590	224	543,335	64	159,929	1,095	2,686,855
3,000,000 to 4,000,000	436	1,508,741	121	419,564	94	337,458	651	2,265,763
4,000,000 to 5,000,000	244	1,094,959	70	310,269	50	226,495	365	1,636,474
5,000,000 to 6,000,000	142	762,229	42	220,392	56	301,875	240	1,284,496
6,000,000 to 7,000,000	78	503,575	17	110,276	28	180,600	123	794,451
7,000,000 to 8,000,000	88	652,195	7	52,055	41	305,981	136	1,010,231
8,000,000 to 9,000,000	64	546,465	17	142,676	42	356,116	123	1,045,258
9,000,000 to 10,000,000	49	459,587	4	38,093	47	445,527	100	943,207
10,000,000 to 100,000,000	183	3,668,911	36	637,681	669	26,016,249	888	30,322,840
100,000,000 & Over	3	414,482	-	-	517	164,299,901	520	164,714,383
Total	28,226	16,513,632	4,144	3,646,530	1,834	192,825,362	34,205	212,990,274

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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

Securities / Shares	Dec-24 R			Sep-25 R			Dec-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,537,867,458	1,417,354,330	1,573,080,046	969,920,084	991,074,365	1,009,016,895	886,933,340	903,361,560	911,261,913
1) Treasury Bills	132,913,476	140,346,130	134,697,802	14,245,762	15,524,365	15,145,869	14,033,082	15,142,060	14,124,108
2) Pakistan Investment Bonds (PIBs)	1,404,953,982	1,277,008,200	1,438,382,244	955,674,322	975,550,000	993,871,026	872,900,258	888,219,500	897,137,805
a. Fixed Rate	317,819,296	328,676,600	322,659,857	51,813,611	54,401,500	53,379,283	23,873,529	23,828,300	25,610,149
b. Floating Rate	1,087,134,686	948,331,600	1,115,722,387	903,860,712	921,148,500	940,491,743	849,026,729	864,391,200	871,527,656
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	17,662,602	29,113,081	19,598,228	22,150,415	34,319,253	26,916,707	23,438,232	35,372,450	28,573,168
1) Quoted On The Stock Exchange	9,415,368	10,084,291	11,563,073	12,775,399	13,862,681	17,112,271	11,361,131	12,213,793	16,013,489
of which:									
Financial Institutions	1,785,561	1,816,878	1,790,182	1,850,535	1,884,324	2,258,548	1,846,632	1,880,421	2,651,763
NFPSEs	597,909	52,895	1,125,376	1,102,235	819,264	1,482,113	375,376	224,770	618,523
Private Sector	3,334,662	2,108,541	4,616,751	4,707,969	3,645,276	6,842,216	4,043,877	2,752,221	6,180,042
2) Unquoted On The Stock Exchange	8,247,233	19,028,789	8,035,155	9,375,016	20,456,572	9,804,436	12,077,101	23,158,657	12,559,679
of which:									
Financial Institutions	5,212,900	16,296,937	5,310,875	6,998,093	18,082,130	6,992,022	9,271,102	20,355,139	9,272,578
NFPSEs	200,000	200,000	100,000	200,000	200,000	200,000	200,000	200,000	100,000
Private Sector	2,834,334	2,531,853	2,624,280	2,176,923	2,174,442	2,712,414	2,605,999	2,603,518	3,187,101
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	36,589	6,366	6,366	36,589	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	22,072,748	22,091,510	24,079,518	19,848,454	19,854,469	21,401,974	19,484,063	19,546,313	20,278,246
IX. MUTUAL FUNDS	778,911	832,095	778,911	778,911	832,063	778,911	720,681	773,833	720,681
X. OTHERS	384,547	384,547	384,687	236,219	236,219	237,582	583,773	583,773	389,089
XI. Islamic Banking Products - Investments	11,377,923	11,613,288	11,642,921	11,733,219	11,513,675	11,898,334	11,984,160	11,870,405	12,193,740
a. Government Islamic Securities	2,565,000	2,500,000	2,577,327	2,565,000	2,500,000	2,602,048	2,565,000	2,500,000	2,525,742
1. GOP Ijara Sukuk	2,565,000	2,500,000	2,577,327	2,565,000	2,500,000	2,602,048	2,565,000	2,500,000	2,525,742
a. Variable Rental Rate (VRR)	2,565,000	2,500,000	2,577,327	2,565,000	2,500,000	2,602,048	2,565,000	2,500,000	2,525,742
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	8,812,923	9,113,288	9,065,594	9,168,219	9,013,675	9,296,286	9,419,160	9,370,405	9,667,998
1) Diminishing Musharaka Sukuk	5,552,284	5,852,649	5,663,087	6,973,795	6,973,795	7,104,189	7,248,949	7,248,949	7,352,012
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	600,000	600,000	604,922	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,660,639	2,660,639	2,797,585	2,194,424	2,039,880	2,192,097	2,170,211	2,121,456	2,315,986
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	1,590,150,555	1,481,395,217	1,629,600,901	1,024,673,669	1,057,836,410	1,070,286,993	943,150,615	971,514,700	973,453,426

9.13 Loan to Textile & Readymade Garments Sectors
As on 31st December, 2025
Development Finance Institutions

(Million Rupees)

Description	Working Capital - Short Term							Fixed Investment - Long Term							Foreign Bills Purchased & Discounted	Total Outstanding
	SBP Export Finance Scheme (EFTS)	Export Financing Other than SBP EFTS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Scheme	Construction Financing	LTF & TREF	Small Loans	Others	Total		
A - Manufacture of textiles	-	-	-	-	-	2,759	3,811	6,569	-	-	18,811	-	18,287	28,297	-	24,886
i. Preparation and spinning of textile fibres	-	-	-	-	-	752	481	1,232	-	-	1,709	-	9,261	11,000	-	12,262
1. Cotton	-	-	-	-	-	2	449	452	-	-	886	-	5,335	6,222	-	6,673
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	750	700	1,450	-	-	923	-	3,966	4,778	-	5,529
ii. Weaving of textiles	-	-	-	-	-	900	997	1,897	-	-	1,393	-	1,701	3,695	-	4,995
1. Cotton	-	-	-	-	-	900	997	1,897	-	-	859	-	148	1,886	-	2,463
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Finishing of textiles	-	-	-	-	-	300	3,000	3,300	-	-	335	-	1,539	2,873	-	2,873
1. Cotton	-	-	-	-	-	300	3,000	3,300	-	-	1,694	-	1,868	3,223	-	3,613
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	769	2,278	-	1,833
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	850	850	-	-	131	-	855	948	-	1,796
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	-	-	-	-	47	-	523	570	-	570
a. Manufacture of bed cover	-	-	-	-	-	806	275	1,081	-	-	4,916	-	6,573	9,489	-	16,508
b. Manufacture of other made up textile articles	-	-	-	-	-	-	275	275	-	-	784	-	389	544	-	629
c. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	4,662	-	4,873	9,115	-	9,940
d. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Manufacture of wearing apparel	-	-	-	-	-	-	588	588	-	-	201	-	789	921	-	921
i. Manufacture of ready-made garments	-	-	-	-	-	-	-	-	-	-	1,826	-	2,265	4,241	-	4,488
ii. Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	1,028	-	1,542	2,570	-	2,570
iii. Manufacture of hand-made garments	-	-	-	-	-	-	588	588	-	-	808	-	722	1,310	-	2,030
iv. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A + B)	-	-	-	-	-	2,759	4,319	7,068	-	-	13,847	-	29,841	32,398	-	39,441

9.14 Gross Disbursement - Loan to Textile & Readymade Garments Sectors

Oct 01, 2025 to Dec 31, 2025
Development Finance Institutions

(Million Rupees)

Description	Working Capital / Short Term							Fixed Investment / Long Term							Foreign Bills Purchased & Discounted	Total Disbursement
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTF & TERF	Small Loans	Others	Total		
A - Manufacture of textiles	-	-	-	-	-	3,662	4,625	8,287	-	-	620	-	1,688	2,228	-	10,515
i. Preparation and spinning of textile fibres	-	-	-	-	-	502	300	802	-	-	294	-	1,029	1,323	-	2,126
1. Cotton	-	-	-	-	-	2	300	302	-	-	200	-	880	1,080	-	1,383
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	500	-	500	-	-	94	-	149	243	-	743
ii. Weaving of textiles	-	-	-	-	-	742	1,000	1,742	-	-	-	-	9	9	-	1,751
1. Cotton	-	-	-	-	-	742	1,000	1,742	-	-	-	-	-	-	-	1,742
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	9
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Finishing of textiles	-	-	-	-	-	450	2,300	2,750	-	-	-	-	155	155	-	2,905
1. Cotton	-	-	-	-	-	450	1,950	2,400	-	-	-	-	-	-	-	2,400
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	5
4. Others	-	-	-	-	-	-	350	350	-	-	-	-	150	150	-	500
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	1,968	1,025	2,993	-	-	225	-	206	431	-	3,424
a. Manufacture of bed wear	-	-	-	-	-	-	275	275	-	-	-	-	100	100	-	375
b. Manufacture of other made up textile articles	-	-	-	-	-	1,968	750	2,718	-	-	225	-	106	331	-	3,049
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	-	-	-	-	101	-	209	310	-	310
B - Manufacture of wearing apparel	-	-	-	-	-	-	300	300	-	-	-	-	638	638	-	938
i. Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-	338	338	-	338
ii. Manufacture of Ready made garments	-	-	-	-	-	-	300	300	-	-	-	-	300	300	-	600
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A + B)	-	-	-	-	-	3,662	4,925	8,587	-	-	620	-	2,346	2,866	-	11,454