

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Mar-24	Dec-24	Mar-25 P
Assets	882,279,298	1,133,930,888	907,535,504
I. Currency and Deposits	88,585,317	79,283,481	90,861,761
1. Currency	10,168,463	12,598,640	11,216,041
2. Transferable Deposits	60,318,184	60,504,628	69,439,564
3. Restricted/ compulsory deposits	403,610	481,562	489,070
4 Other Deposits	17,695,060	5,698,651	9,717,086
II. Securities (other than shares)	171,693,347	382,158,280	195,348,483
1. Short-term	96,962,832	183,641,588	112,257,420
2. Long-term	74,730,515	198,516,692	83,091,063
III. Loans extended (Advances)¹	506,502,409	520,054,037	501,248,365
1. Short-term	341,034,022	362,150,017	252,021,811
A) Money at call	6,282,770	3,101,073	7,331,231
B) Reverse Repo	13,758,521	25,876,806	26,071,938
C) Bills purchased and discounted	174,008	233,229	232,606
D) Other short-term loans	320,818,724	332,938,910	218,386,036
2. Long-term	165,468,387	157,904,020	249,226,553
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	147,788	112,747	169,266
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	53,608,216	89,027,407	68,113,283
1. Trade credit and advances	33,646	41,118	53,844
2. Others	53,574,570	88,986,289	68,059,439
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	67,156	297,417	300,807
D) Miscellaneous assets residents sector	53,507,414	88,688,872	67,758,632
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	61,742,221	63,294,936	51,794,346
1. Produced assets	58,791,704	60,724,670	48,848,385
A) Tangible fixed assets	46,965,283	49,897,343	42,920,947
a) Dwellings	2,786,767	4,247,520	169,440
i) Building on freehold land	-	1,200,000	-
ii) Building on leasehold land	2,786,767	3,047,520	169,440
b) Other buildings and structures	10,680,468	8,682,669	11,014,792
i) Building on freehold land	918,060	920,633	920,633
ii) Building on leasehold land	9,762,408	7,762,036	10,094,159
c) Machinery and equipment	25,950,705	30,877,965	25,632,295
i) Transport equipment	1,809,039	10,256,866	10,307,485
ii) Furniture & Fixtures	2,886,537	3,221,934	3,989,413
iii) Office equipment	14,028,051	12,813,393	6,021,680
iv) Other machinery & equipment	7,227,078	4,585,772	5,313,717
d) Other tangible fixed assets n.e.s	7,547,343	6,089,189	6,104,420
B) Intangible fixed assets	11,826,421	10,827,327	5,927,437
a) Computer software	10,349,099	9,242,979	4,769,403
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,477,322	1,584,348	1,158,034
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,633,058	2,570,122	2,945,961
A) Tangible non-produced assets	1,610,799	2,547,863	2,945,961
a) Land	90,050	90,050	343,470
i) Land underlying Buildings and structures	90,050	90,050	343,470
1. Freehold land	90,050	90,050	343,470
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,520,749	2,457,813	2,602,491
B) Intangible non-produced assets	22,259	22,259	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	22,259	22,259	-
3. Capital work in progress	1,317,459	144	-

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Microfinance Banks

(Thousand Rupees)

Item	Mar-24	Dec-24	Mar-25 P
Liabilities	882,279,298	1,133,930,888	907,535,504
I. Deposits²	649,516,683	748,510,059	673,174,512
1. Transferable Deposits	383,272,902	454,853,608	515,063,554
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	266,243,781	293,656,451	158,110,958
II. Securities (other than shares bonds/ debentures etc.)	8,408,728	5,495,981	10,113,679
1. Short-term	-	-	-
2. Long-term	8,408,728	5,495,981	10,113,679
III. Loans (Borrowings)	55,567,638	195,708,147	77,113,323
1. Short-term	12,436,712	48,970,873	51,223,486
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	1,481,159	-	3,738,776
C) Other short-term borrowings	10,955,553	48,970,873	47,484,710
2. Long-term borrowings	43,130,926	146,737,274	25,889,837
IV. Financial Derivatives	-	-	-
V. Other accounts payable	139,480,721	160,429,728	143,440,093
1. Provision for losses	41,206,404	48,469,927	57,920,052
A) Provision for loan losses-Specific	37,364,863	39,984,927	39,027,391
B) Provision for loan losses-General	3,841,541	8,485,000	18,892,661
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	33,835,537	32,787,042	29,877,600
3. Other accounts payable to other resident Sectors	64,438,781	79,172,736	55,642,440
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	165,758	69,678	124,346
D) Miscellaneous liability items	64,273,023	79,103,080	55,518,094
a) Suspense account	-	-	-
b) Provision for expected costs	1,827,545	3,692,980	3,989,874
c) Deferred tax liabilities	-	-	-
d) Accrued wages	87,112	699,648	731,279
e) Accrued rent	(171)	3,671	3,229
f) Accrued taxes	741,662	958,706	686,226
g) Other miscellaneous liability items	61,616,875	73,748,075	50,107,486
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	29,305,527	23,786,974	3,693,897
1. Quoted	13,003,447	23,178,697	25,178,697
2. Non quoted	26,959,107	32,488,401	27,570,721
3. Investment fund shares	-	-	-
4. Retained earnings	(63,300,685)	(75,302,017)	(59,716,268)
5. Current year result	(5,378,444)	(18,769,967)	(5,349,769)
6. General and special reserve	57,858,272	59,966,376	15,323,665
7. Valuation adjustments	163,830	2,225,484	686,851

Notes:

- 1: Total advances shown in assets may differ from advances presented in multiple tables of MFBs' advances due to inclusion of interbank advances and accrued interest on advances.
- 2: Total deposits shown in liabilities may differ from deposits presented in multiple tables of MFBs' deposits due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.
3. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	62,425,397	66,229,020	61,918,012
1. Loans and advances	32,804,624	38,491,781	34,695,798
2. Investments	9,843,195	9,700,964	11,548,451
3. Lendings to financial institutions	1,019,959	1,012,131	947,266
4. Balances with banks	1,515,733	933,335	808,285
5. Income from inter-office lending	16,987,621	15,626,686	13,513,957
6. Other	254,265	464,124	404,255
B. Mark-Up/Return/Interest Expensed	45,617,152	41,961,225	40,426,888
1. Deposits	24,842,829	22,871,878	19,343,551
2. Borrowings	2,738,437	2,867,939	6,781,775
3. Subordinated debt	692,054	93,521	382,777
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	347,838	495,355	396,863
6. Expense on inter-office borrowing	16,987,621	15,626,691	13,513,958
7. Other	8,373	5,842	7,964
I. Net Mark-UP/Return/Interest Income (A - B)	16,808,246	24,267,795	21,491,124
C. Non Mark-UP/Return/Interest Income	9,612,903	11,028,738	6,718,458
1. Fee & Commission Income	6,397,604	6,464,673	1,963,795
i. Branch banking customer fees	680,796	892,800	691,531
ii. Consumer finance related fees	1,651,763	4,219,554	421,198
iii. Card related fees	138,954	436,976	150,694
iv. Credit related fees	631,786	751,671	612,006
v. Investment banking fee	-	-	-
vi. Commission on trade	238	211	225
vii. Commission on guarantees	-	75	-
viii. Commission on cash management	3,872	66	121
ix. Commission on remittances including home remittances	208	372	260
x. Commission on utility bills	443	1,969	803
xi. Commission income - Bancassurance	2,051	2,245	6,930
xii. Rent on lockers	308	301	278
xiii. Commission on investments services	-	-	-
xiv. Other Commission	3,287,186	158,434	79,750
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(42,765)	110,638	(17,883)
i. Realised	(52,750)	143,456	13,931
ii. Unrealised - held for trading	9,985	(32,818)	(31,814)
6. Other Income	3,258,063	4,453,426	4,772,546
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	3,019	(32,692)	747
iii. Loss on termination of lease liability against right of use assets	6,142	379	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	3,248,902	4,485,739	4,771,800
II. Total Income (I + C)	26,421,148	35,296,533	28,209,582

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	26,691,302	27,683,538	23,199,224
1. Operating expenses	26,661,221	27,552,012	23,173,801
i. Total compensation expense	7,415,990	8,870,119	6,793,207
ii. Property expense	5,389,538	4,854,976	3,610,788
a. Rent and taxes	411,931	320,582	95,700
b. Insurance	589,743	631,536	677,806
c. Utilities cost	601,999	613,130	482,544
d. Lease rental	117,917	-	-
e. Fuel expense generators	148,639	115,509	84,727
f. Security (including guards)	538,874	597,522	475,725
g. Repair and maintenance (including janitorial charges)	1,126,628	316,156	376,881
h. Depreciation on right-of-use assets	720,832	535,985	545,360
i. Depreciation	1,132,975	1,724,555	872,047
iii. Information technology expenses	655,924	2,924,298	1,090,850
iv. Other operating expenses	13,199,769	10,902,620	11,678,957
2. Workers welfare fund	4,940	126,247	17,036
3. Other charges	25,141	5,279	8,386
i. Penalties imposed by State Bank of Pakistan	10,262	2,133	679
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	14,879	3,146	7,707
III. Profit before provisions (II - D)	2,104,299	7,612,994	5,010,358
E. Provisions / (reversals) and write offs - net	6,289,772	14,256,025	11,281,981
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	7,609,360	16,036,425	12,023,309
4. (Reversals) / provisions against off balance sheet items	-	(19,622)	(19,622)
5. Reversals against other assets	5,400	-	-
6. Recovery of written off / charged off bad debts	(1,324,988)	(1,760,778)	(721,706)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(4,185,473)	(6,643,031)	(6,271,622)
G. Taxation	(750,225)	1,107,463	(1,087,521)
1. Current	550,659	1,342,638	881,895
2. Prior	57,564	32,291	-
3. Deferred	(1,358,448)	(267,466)	(1,969,416)
V. Profit After Taxation (IV - G)	(3,435,248)	(7,750,495)	(5,184,102)
Notes on Human Resources			
Number of Employees*	24,376	25,242	22,176
1. Permanent	18,507	18,607	16,513
a. Male	16,170	16,002	14,187
b. Female	2,337	2,605	2,326
2. Contractual	5,869	6,635	5,663
a. Male	5,089	5,563	4,946
b. Female	780	1,072	717

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

Type of Account	(Thousand Rupees)					
	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	106,281,256	170,974,936	117,870,303	228,146,361	67,994,341	157,902,383.64
II. Call Deposits	1,625	638,200	1,737	401,177	1,830	241,676
III. Other Deposit Accounts	170,058	108,585	4,396	92,295	4,579	118,248
IV. Saving Deposits	739,897	191,172,274	949,063	215,524,474	957,053	215,906,673
V. Fixed or Term Deposits	111,642	266,871,371	114,472	284,649,287	107,940	289,314,298
1) Less Than Three Months	1,401	3,278,469	1,435	4,315,672	2,062	4,192,635
2) For Three Months and Over but Less Than Six Months	2,057	12,532,595	3,068	10,858,265	3,988	28,037,911
3) For Six Months and Over but Less Than One Year	4,910	10,321,057	6,761	26,557,877	5,534	20,216,119
4) For One Year & Over but Less Than Two Years	65,225	186,119,288	71,003	192,701,466	62,610	183,721,913
5) For Two Years & Over but Less Than Three Years	3,472	6,428,759	2,864	5,507,354	4,792	8,414,092
6) For Three Years & Over but Less Than Four Years	28,505	43,524,978	24,960	41,128,892	24,597	41,204,317
7) For Four Years & Over but Less Than Five Years	17	26,487	16	22,345	33	81,895
8) For Five Years & Over but Less Than Ten Years	6,055	4,639,737	4,365	3,557,415	4,324	3,445,418
Total	107,304,478	629,765,366	118,939,971	728,813,594	69,065,743	663,483,278

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks As on 31st March, 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	47,089,383	115,985,666.46	20,866,576	26,953,738.37	17,423	1,282,362.89	20,959	13,680,615.92	67,994,341	157,902,384
II. Call Deposits	1,553	172,426	8	630	5	8,941	264	59,679	1,830	241,676
III. Other Deposit Accounts	3,737	53,726	345	11,913	-	-	497	52,609	4,579	118,248
IV. Saving Deposits	604,358	62,213,417	325,047	17,671,756	18,674	9,729,537	8,974	126,291,962	957,053	215,906,673
V. Fixed or Term Deposits	65,458	103,907,227	31,706	42,741,596	8,760	22,204,046	2,016	120,461,431	107,940	289,314,298
1) Less Than Three Months	1,316	2,285,667	613	1,083,778	25	57,701	108	765,488	2,062	4,192,635
2) For Three Months and Over but Less Than Six Months	2,556	4,670,121	1,149	2,698,626	183	403,508	100	20,265,657	3,988	28,037,911
3) For Six Months and Over but Less Than One Year	3,430	5,838,011	1,639	2,556,295	308	613,262	157	11,208,551	5,534	20,216,119
4) For One Year & Over but Less Than Two Years	36,735	58,545,109	18,140	23,361,250	6,508	14,743,370	1,227	87,072,185	62,610	183,721,913
5) For Two Years & Over but Less Than Three Years	3,024	5,159,615	1,628	2,533,805	122	627,192	18	93,480	4,792	8,414,092
6) For Three Years & Over but Less Than Four Years	16,097	25,797,467	7,451	9,662,464	858	4,973,345	191	771,040	24,597	41,204,317
7) For Four Years & Over but Less Than Five Years	20	29,375	10	37,720	3	14,800	-	-	33	81,895
8) For Five Years and Over but Less Than Ten Years	2,280	1,581,861	1,076	807,659	753	770,868	215	285,029	4,324	3,445,418
Total	47,764,489	282,332,462	21,223,682	87,379,634	44,862	33,224,886	32,710	260,546,296	69,065,743	663,483,278

Note(s)

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8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-24	Dec-24	Mar-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	629,765,366	728,813,594	157,902,384	241,676	118,248	215,906,673
I. GOVERNMENT	28,608,143	38,577,559	4,604,278	220	4,426	8,748,885
A. Federal Government	13,751,472	12,597,636	2,290,298	-	819	3,877,825
B. Provincial Governments	14,627,694	25,744,621	2,313,792	100	-	4,837,094
C. Local Bodies	228,977	235,302	188	120	3,607	33,966
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	26,824,519	10,335,384	255,428	33	-	1,318,082
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	13,676	347,842	1,403	-	-	334,906
Utilities	-	151,254	173,402	-	-	-
Transport, storage and communications	91,892	50,807	75,002	-	-	286
Manufacturing	24,711,997	8,355,209	-	-	-	959,917
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	2	-	-	-	-	-
Others	2,006,919	1,430,240	5,621	-	-	22,973
III. NON-BANK FINANCIAL INSTITUTIONS	92,278,567	88,787,685	385,121	-	47,722	56,010,335
Mutual Funds and AMCs	59,357,628	58,319,905	115	-	46	45,158,307
Insurance & Pension Funds	2,069,866	1,651,065	134,148	-	-	586,945
MFIs and DFIs	8,299,976	12,414,286	212,929	-	47,290	7,867,197
Stock Exchange & Brokerage Houses	6,221	8,638	582	-	-	623
Modarabas	82,094	82,168	-	-	-	11,515
Other NBFIs	22,462,782	16,311,623	37,347	-	386	2,385,749
IV. PRIVATE SECTOR (BUSINESS)	46,234,632	58,728,660	8,195,519	141,694	3,454	20,283,104
A. Agriculture, forestry and fishing	6,169,748	6,457,782	1,602,576	27	121	2,991,901
1. Crop and animal production, hunting and related service activities	5,498,168	5,401,723	1,602,482	27	121	2,416,381
Growing of Wheat, Rice, Sugar Cane & Cotton	2,295,023	3,283,520	625,847	16	-	1,675,294
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,819	8,078	7,961	-	1	4,065
Growing of other fruits, vegetables and crops	83,884	53,901	8,554	2	120	35,449
Raising of livestock and other related activities	2,170,035	997,446	856,684	-	-	79,020
Other agricultural support activities	946,405	1,058,778	103,436	9	-	622,554
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	671,580	1,056,059	93	-	-	575,520
B. Mining and quarrying	41,268	34,540	399	16	92	30,097
05 - Mining of coal and lignite	28	2	2	-	-	-
06 - Extraction of crude petroleum and natural gas	41,085	32,873	241	-	92	30,097
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	118	20	16	-	-	-
09 - Mining support service activities	37	1,645	140	16	-	-
C. Manufacturing	2,230,969	4,058,370	300,962	5,285	53	1,234,843
10 - Manufacture of food products	379,635	1,482,472	81,955	16	-	234,201
11 - Manufacture of beverages	3,388	31,394	14,265	-	-	2,922
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	476,145	589,058	22,109	-	-	572,017
Preparation and spinning of textile fibres	19,169	17,307	1,909	-	-	23,270
Weaving of textiles	27,379	76,375	7,999	-	-	11,307
Finishing of textiles	9,044	1,600	289	-	-	1,568
Manufacture of knitted and crocheted fabrics	4,492	1,359	977	-	-	-
Manufacture of made-up textile articles, except apparel	15,711	23,267	4,899	-	-	10,439
Manufacture of carpets and rugs	399,447	448,098	-	-	-	524,201
Manufacture of other textiles n.e.c.	904	21,053	6,037	-	-	1,232
14 - Manufacture of wearing apparel	156,710	187,537	56,868	-	-	5,261
15 - Manufacture of leather and related products	929	1,613	424	-	-	1,194

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-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	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
32,230,545	20,216,119	183,721,913	8,414,092	41,204,317	81,895	3,445,418	289,314,298	663,483,278
4,058,244	1,451,039	23,716,258	26,000	66,774	-	47,000	29,365,315	42,723,125
2,183,590	703,263	4,711,609	26,000	25,000	-	45,000	7,694,462	13,863,404
1,874,654	747,776	18,844,649	-	-	-	2,000	21,469,079	28,620,065
-	-	160,000	-	41,774	-	-	201,774	239,656
-	-	2,915,300	-	-	-	-	2,915,300	4,488,843
-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	336,308
-	-	-	-	-	-	-	-	173,402
-	-	-	-	-	-	-	-	75,288
-	-	1,500,000	-	-	-	-	1,500,000	2,459,917
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	1,415,300	-	-	-	-	1,415,300	1,443,895
8,152,800	7,387,264	10,336,260	-	-	-	-	25,876,324	82,319,503
-	800,000	1,200,000	-	-	-	-	2,000,000	47,158,468
-	100,000	336,200	-	-	-	-	436,200	1,157,292
6,200,000	100,000	2,324,500	-	-	-	-	8,624,500	16,751,916
-	-	-	-	-	-	-	-	1,205
-	-	10,000	-	-	-	-	10,000	21,515
1,952,800	6,387,264	6,465,560	-	-	-	-	14,805,624	17,229,106
4,193,612	3,743,667	13,631,358	374,656	828,551	43,445	26,663	22,841,952	51,465,722
279,116	311,275	1,040,944	22,967	170,556	17,760	12,301	1,854,919	6,449,544
279,116	131,275	490,944	22,967	145,056	17,760	12,301	1,099,419	5,118,431
61,458	45,042	421,208	18,117	135,754	17,660	12,251	711,490	3,012,647
-	-	-	-	-	-	-	-	12,027
-	-	2,800	300	850	-	-	3,950	48,074
9,186	196	22,650	-	8,102	-	-	40,134	975,839
208,472	86,037	44,286	4,550	350	100	50	343,845	1,069,843
-	-	-	-	-	-	-	-	-
-	180,000	550,000	-	25,500	-	-	755,500	1,331,113
-	-	-	-	-	-	-	-	30,604
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	30,430
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	16
-	-	-	-	-	-	-	-	156
367,282	412,365	829,018	31,100	14,409	-	-	1,654,174	3,195,317
9,160	221,425	659,582	-	225	-	-	890,392	1,206,563
-	-	-	-	-	-	-	-	17,187
-	-	-	-	-	-	-	-	-
9,050	8,500	78,000	-	-	-	-	95,550	689,676
-	-	6,000	-	-	-	-	6,000	31,179
-	-	59,000	-	-	-	-	59,000	78,306
8,500	-	-	-	-	-	-	8,500	10,357
-	-	-	-	-	-	-	-	977
550	8,500	-	-	-	-	-	9,050	24,388
-	-	-	-	-	-	-	-	524,201
-	-	13,000	-	-	-	-	13,000	20,269
-	-	15,700	600	300	-	-	16,600	78,729
-	-	-	-	-	-	-	-	1,618

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-24	Dec-24	Mar-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	165	90	185	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	502	692	150	-	-	555
Manufacture of footwear	216	830	89	-	-	637
a. Leather wear	262	829	88	-	-	637
b. Rubber and Plastic wear	48	1	1	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	864	689	950	-	-	5
17 - Manufacture of paper and paper products	18,333	4,183	897	-	-	3
18 - Printing and reproduction of recorded media	10,254	8,939	1,572	20	-	3,307
Printing and other service activities related to printing	10,256	8,927	1,540	20	-	3,307
Reproduction of recorded media	2	12	32	-	-	-
19 - Manufacture of coke and refined petroleum products	529	3,503	4,232	-	-	662
20 - Manufacture of chemicals and chemical products	59,093	359,049	1,441	126	-	39,796
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	7,501	20,932	5,485	3,207	-	54
22 - Manufacture of rubber and plastics products	189	2,338	383	8	-	8
23 - Manufacture of other non-metallic mineral products	68,033	63,460	73,435	1,800	9	327
24 - Manufacture of basic metals	47,129	23,534	1,549	-	-	6,218
25 - Manufacture of fabricated metal products, except machinery and equipment	358	1,332	690	-	-	-
26 - Manufacture of computer, electronic and optical products	5,875	14,387	1,171	-	-	11,236
27 - Manufacture of electrical equipment	9,055	5,133	3,122	-	-	1,964
28 - Manufacture of machinery and equipment	574	270,968	79	-	-	474
29 - Manufacture of motor vehicles, trailers and semi-trailers	273	20,157	285	11	-	1,133
30 - Manufacture of other transport equipment	2	2	-	-	-	2
31 - Manufacture of furniture	6,404	12,396	1,036	-	44	3,416
32 - Other manufacturing	974,768	954,934	28,936	97	-	350,643
Manufacture of jewellery and related articles	84,570	50,672	4,106	-	-	41,500
Manufacture of imitation jewellery and related articles	785	788	8	-	-	796
Manufacture of musical instruments	35	4	-	-	-	4
Manufacture of sports goods	2	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	3,014	123,466	6,276	-	-	114,336
Manufacture of Handicrafts	3,914	2,733	95	-	-	1,125
Other manufacturing n.e.c.	888,107	777,268	18,450	97	-	192,882
33 - Repair and installation of machinery and equipment	4,004	358	78	-	-	-
D. Electricity, gas, steam and air conditioning supply	15,707	24,459	11,650	-	-	9,821
Electric power generation, transmission and distribution	7,176	24,459	11,650	-	-	9,821
a) Hydal	6,045	6,289	754	-	-	9,817
b) Thermal	64	20	165	-	-	2
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,021	18,138	10,693	-	-	2
f) Other	46	13	38	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	8,526	-	-	-	-	-
Steam and air conditioning supply	5	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	225	149,688	220	-	-	155,584
36 - Water collection, treatment and supply	210	149,676	208	-	-	155,584
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	15	12	12	-	-	-
F. Construction	1,515,043	1,432,561	402,349	60,661	2,185	193,813
41 - Construction of buildings	1,400,691	1,227,458	201,946	13,917	84	162,200
42 - Civil engineering	114,140	204,609	200,191	46,744	2,101	31,448
43 - Specialized construction activities	220	494	212	-	-	165

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-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	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	187
-	-	-	-	-	-	-	-	705
-	-	-	-	-	-	-	-	726
-	-	-	-	-	-	-	-	725
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	955
-	-	-	-	-	-	-	-	900
-	-	-	-	-	-	-	-	4,899
-	-	-	-	-	-	-	-	4,868
-	-	-	-	-	-	-	-	32
-	-	-	-	-	-	-	-	4,894
-	-	35,000	-	-	-	-	35,000	76,363
-	-	-	-	3,284	-	-	3,284	12,030
-	-	-	-	-	-	-	-	399
6,000	-	-	-	-	-	-	6,000	81,571
14,500	-	-	-	-	-	-	14,500	22,267
-	-	-	-	-	-	-	-	690
-	-	3,000	-	-	-	-	3,000	15,407
-	-	-	-	-	-	-	-	5,086
-	-	-	-	-	-	-	-	553
-	20,000	-	-	-	-	-	20,000	21,429
-	-	-	-	-	-	-	-	2
6,600	160	-	500	-	-	-	7,260	11,756
321,972	162,280	37,736	30,000	10,600	-	-	562,588	942,264
1,600	2,700	11,000	-	-	-	-	15,300	60,906
-	-	-	-	-	-	-	-	804
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	120,612
-	-	300	-	600	-	-	900	2,120
320,372	159,580	26,436	30,000	10,000	-	-	546,388	757,816
-	-	-	-	-	-	-	-	78
-	-	1,050	100	600	-	-	1,750	23,221
-	-	1,050	100	600	-	-	1,750	23,221
-	-	1,050	-	-	-	-	1,050	11,621
-	-	-	-	-	-	-	-	167
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	700	11,395
-	-	-	-	-	-	-	-	38
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	155,805
-	-	-	-	-	-	-	-	155,793
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	12
73,120	-	-	22,600	58,300	-	-	154,020	813,028
73,120	-	-	22,500	58,300	-	-	153,920	532,067
-	-	-	100	-	-	-	100	280,583
-	-	-	-	-	-	-	-	378

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-24	Dec-24	Mar-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	8,476,819	12,815,820	3,084,269	18,205	58	5,152,468
45 - Wholesale and retail trade and repair of motor vehicles and	118,343	2,362,312	59,983	-	30	1,693,343
46 - Wholesale trade, except of motor vehicles and motorcycles	4,902,837	6,229,038	944,463	7,098	5	2,344,312
47 - Retail trade, except of motor vehicles and motorcycles	3,455,639	4,224,470	2,079,823	11,107	23	1,114,812
H. Transportation and storage	139,367	551,138	424,375	20	-	14,607
49 - Land transport and transport via pipelines	51,801	106,226	20,374	20	-	1,238
50 - Water transport	25	29	29	-	-	-
51 - Air transport	28,642	6,349	4,133	-	-	-
52 - Warehousing and support activities for transportation	14,791	13,192	1,211	-	-	13,328
53 - Courier activities other than national post activities	44,108	425,341	398,628	-	-	41
I. Accommodation and food service activities	497,697	480,137	15,583	4	6	282,258
55 - Accommodation	471,749	455,978	7,982	-	4	270,841
56 - Food and beverage service activities	25,948	24,159	7,601	4	2	11,417
J. Information and communication	9,853,714	11,688,162	512,232	446	-	5,920,300
58 - Publishing activities	4,866	4,711	4,678	-	-	365
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,299	1,140	239	-	-	57
60 - Programming and broadcasting activities	5	540	540	-	-	-
61 - Telecommunications	7,325,276	10,052,653	40,564	-	-	4,669,507
62 - Computer programming, consultancy and related activities	553,582	1,077,817	431,072	446	-	786,758
63 - Information service activities	1,968,687	551,302	35,138	-	-	463,614
K. Real estate activities	124,782	1,253,675	3,933	1,320	-	52,694
L. Professional, scientific and technical activities	1,531,430	2,162,510	135,363	3,477	4	532,586
69 - Legal and accounting activities	697,612	737,932	33,787	172	-	329,584
70 - Activities of head offices; management consultancy activities	141,815	869,522	5,988	-	-	103,941
71 - Architectural and engineering activities; technical testing and analysis	159,337	201,419	19,555	3,304	4	21,778
72 - Scientific research and development	2,233	2,009	572	-	-	694
73 - Advertising and market research	152,031	190,833	61,528	-	-	53,865
74 - Other professional, scientific and technical activities	378,398	160,792	13,932	-	-	22,724
75 - Veterinary activities	3	2	2	-	-	-
M. Administrative and support service activities	589,755	785,573	87,693	333	1	281,130
77 - Rental and leasing activities	38,723	24,599	548	-	-	2,747
78 - Employment activities	10,838	172,235	542	-	-	102,911
79 - Travel agency, tour operator, reservation service and related activities	82,808	107,881	27,681	4	-	64,838
80 - Security and investigation activities	61,786	96,699	14,908	-	-	22,435
81. Services to buildings and landscape activities	2,314	4,779	664	24	1	274
82 - Office administrative, office support and other business support activities	393,284	379,381	43,350	305	-	87,925
N. Education	3,297,199	6,899,199	504,657	1,008	868	912,304
O. Human health and social work activities	781,578	1,850,455	54,575	1,850	-	501,462
86 - Human health activities	755,662	1,706,626	50,769	1,850	-	500,035
87 - Residential care activities	602	140,734	54	-	-	4
88. Social work activities with and without accommodation	25,314	3,095	3,752	-	-	1,422
P. Arts, entertainment and recreation	13,851	8,895	3,911	-	-	2,372
Q. Other service activities	10,955,477	8,075,696	1,050,770	49,043	66	2,014,864
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	60,505,244	75,694,717	2,866,656	-	351	48,612,928
A. Private Trusts and Non-profit Organizations	38,578,111	51,645,041	1,246,019	-	10	43,715,783
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	21,927,134	24,049,676	1,620,637	-	341	4,897,145
VI. PERSONAL	298,979,499	438,050,936	135,207,764	90,886	62,256	78,751,542
A. Salaried persons	26,513,873	47,470,200	3,411,076	1,221	5,420	11,693,318
B. Self employed	127,414,024	130,176,119	16,566,860	48,656	16,961	40,180,861
C. Other Personal	145,051,602	260,404,618	115,229,828	41,008	39,875	26,877,363
VII. OTHER	76,334,761	18,638,653	6,387,618	8,844	39	2,181,797
Total	629,765,366	728,813,594	157,902,384	241,676	118,248	215,906,673

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-25 P								
Fixed Deposits							Sub Total	Total 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		
1,983,243	793,220	942,605	146,305	113,794	25,185	9,442	4,013,794	12,268,794
22,400	3,650	12,900	-	8,150	-	-	47,100	1,800,456
1,754,403	692,315	545,200	142,605	3,800	25,185	6,120	3,169,628	6,465,506
206,440	97,255	384,505	3,700	101,844	-	3,322	797,066	4,002,832
11	306,000	16,000	-	900	-	-	322,911	761,913
11	-	16,000	-	900	-	-	16,911	38,542
-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	4,133
-	-	-	-	-	-	-	-	14,539
-	306,000	-	-	-	-	-	306,000	704,670
9,270	-	156,575	-	-	-	-	165,845	463,696
200	-	156,575	-	-	-	-	156,775	435,603
9,070	-	-	-	-	-	-	9,070	28,093
9,650	500	3,075,000	-	-	-	-	3,085,150	9,518,129
150	500	-	-	-	-	-	650	5,693
-	-	-	-	-	-	-	-	296
-	-	-	-	-	-	-	-	540
-	-	3,075,000	-	-	-	-	3,075,000	7,785,071
9,500	-	-	-	-	-	-	9,500	1,227,776
-	-	-	-	-	-	-	-	498,753
15,400	5,700	59,750	100	50,000	-	-	130,950	188,897
307,087	246,137	183,713	33,750	32,833	500	-	804,020	1,475,450
128,783	100,650	148,650	16,250	1,500	500	-	396,333	759,875
6,000	66,500	-	-	30,000	-	-	102,500	212,429
90,000	25,934	30,063	10,000	-	-	-	155,997	200,638
-	-	-	-	-	-	-	-	1,266
2,800	2,500	-	-	-	-	-	5,300	120,693
79,504	50,553	5,000	7,500	1,333	-	-	143,890	180,546
-	-	-	-	-	-	-	-	2
12,900	12,750	146,360	5,450	6,624	-	-	184,084	553,241
5,000	-	10,800	4,200	-	-	-	20,000	23,295
-	-	-	-	-	-	-	-	103,453
-	-	-	-	5,600	-	-	5,600	98,123
6,700	6,250	-	-	-	-	-	12,950	50,292
-	-	1,000	-	-	-	-	1,000	1,963
1,200	6,500	134,560	1,250	1,024	-	-	144,534	276,114
398,323	1,204,282	4,030,566	15,159	42,710	-	4,920	5,695,960	7,114,797
313,702	90,752	730,468	17,700	1,500	-	-	1,154,122	1,712,009
313,702	90,752	730,468	17,700	1,500	-	-	1,154,122	1,706,776
-	-	-	-	-	-	-	-	58
-	-	-	-	-	-	-	-	5,174
-	-	-	-	-	-	-	-	6,283
424,508	360,686	2,419,309	79,425	336,325	-	-	3,620,253	6,734,996
7,958,276	473,423	38,543,800	63,080	497,750	-	222,899	47,759,230	99,239,164
7,642,700	235,500	21,646,576	20,000	371,540	-	178,900	30,095,216	75,057,028
315,576	237,923	16,897,224	43,080	126,210	-	43,999	17,664,013	24,182,136
7,188,467	6,867,474	91,572,525	7,898,455	39,536,313	38,450	3,100,338	156,202,023	370,314,470
1,678,190	1,237,812	17,308,519	1,580,667	7,950,352	-	212,945	29,968,485	45,079,520
1,429,349	2,568,169	39,484,526	4,100,804	20,076,740	500	614,727	68,274,814	125,088,152
4,080,928	3,061,493	34,779,481	2,216,984	11,509,221	37,950	2,272,666	57,958,723	200,146,797
679,147	293,252	3,006,411	51,900	274,928	-	48,518	4,354,155	12,932,452
32,230,545	20,216,119	183,721,913	8,414,092	41,204,317	81,895	3,445,418	289,314,298	663,483,278

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st March, 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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	47,764,540	282,333,906	21,223,683	87,379,634	44,862	33,224,886	32,658	260,544,852	69,065,743	663,483,278
I. GOVERNMENT	-	-	-	-	-	-	1,619	42,723,125	1,619	42,723,125
A. Federal Government	-	-	-	-	-	-	430	13,863,404	430	13,863,404
B. Provincial Governments	-	-	-	-	-	-	826	28,620,065	826	28,620,065
C. Local Bodies	-	-	-	-	-	-	363	239,656	363	239,656
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	61	4,488,843	61	4,488,843
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	10	336,308	10	336,308
Utilities	-	-	-	-	-	-	3	173,402	3	173,402
Transport, storage and communications	-	-	-	-	-	-	4	75,288	4	75,288
Manufacturing	-	-	-	-	-	-	26	2,459,917	26	2,459,917
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	17	1,443,895	17	1,443,895
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	1,067	82,319,503	1,067	82,319,503
Mutual Funds and AMCs	-	-	-	-	-	-	191	47,158,468	191	47,158,468
Insurance & Pension Funds	-	-	-	-	-	-	188	1,157,292	188	1,157,292
MFIs and DFIs	-	-	-	-	-	-	280	16,751,916	280	16,751,916
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	23	1,205	23	1,205
Modarabas	-	-	-	-	-	-	6	21,515	6	21,515
Other NBFIs	-	-	-	-	-	-	379	17,229,106	379	17,229,106
IV. PRIVATE SECTOR (BUSINESS)	2,005,587	17,630,142	301,709	4,368,409	16,961	2,699,727	17,032	26,767,445	2,341,289	51,465,722
A. Agriculture, forestry and fishing	602,568	4,326,865	97,150	967,261	15,568	1,149,047	83	6,371	715,369	6,449,544
1. Crop and animal production, hunting and related service activities	602,453	2,995,754	97,149	967,259	15,568	1,149,047	83	6,371	715,253	5,118,431
Growing of Wheat, Rice, Sugar Cane & Cotton	389,576	1,516,804	49,901	375,020	15,473	1,120,787	1	36	454,951	3,012,647
Growing of tropical, subtropical, pome and stone fruits & vegetables	291	11,719	55	59	1	1	33	249	380	12,027
Growing of other fruits, vegetables and crops	2,377	46,844	215	136	-	-	15	1,095	2,607	48,074
Raising of livestock and other related activities	77,949	556,686	33,040	405,008	37	14,057	18	88	111,044	975,839
Other agricultural support activities	132,260	863,701	13,938	187,036	57	14,202	16	4,904	146,271	1,069,843
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	115	1,331,112	1	1	-	-	-	-	116	1,331,113
B. Mining and quarrying	51	30,598	-	-	-	-	6	6	57	30,604
05 - Mining of coal and lignite	3	0	-	-	-	-	2	2	5	2
06 - Extraction of crude petroleum and natural gas	41	30,427	-	-	-	-	1	3	42	30,430
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	4	15	-	-	-	-	3	1	7	16
09 - Mining support service activities	3	156	-	-	-	-	-	-	3	156
C. Manufacturing	148,349	1,088,471	27,448	239,167	49	11,686	417	1,855,993	176,263	3,195,317
10 - Manufacture of food products	58,239	169,430	15,312	41,086	8	167	70	995,880	73,629	1,206,563
11 - Manufacture of beverages	959	2,050	21	2,148	-	-	8	12,989	988	17,187
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	1,498	31,133	3,139	24,098	9	2,202	89	632,244	4,735	689,676
Preparation and spinning of textile fibres	13	13,364	-	-	3	12	54	17,803	70	31,179
Weaving of textiles	36	16,859	2	3	5	2,190	7	59,254	50	78,306
Finishing of textiles	25	87	-	-	-	-	10	10,270	35	10,357
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	977	3	977
Manufacture of made-up textile articles, except apparel	616	435	3,002	23,953	1	-	1	-	3,620	24,388
Manufacture of carpets and rugs	1	-	-	-	-	-	2	524,201	3	524,201
Manufacture of other textiles n.e.c.	807	388	135	142	-	-	12	19,739	954	20,269
14 - Manufacture of wearing apparel	6,048	2,436	2,846	22,969	2	2	48	53,322	8,944	78,729
15 - Manufacture of leather and related products	1,010	1,541	40	15	1	60	4	2	1,055	1,618

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st March, 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	198	179	27	6	-	-	1	2	226	187
Manufacture of luggage, handbags and the like, saddlery and harness	104	705	-	-	-	-	-	-	104	705
Manufacture of footwear	708	657	13	9	1	60	3	0	725	726
a. Leather wear	706	656	13	9	1	60	3	0	723	725
b. Rubber and Plastic wear	2	1	-	-	-	-	-	-	2	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	773	954	1	0	-	-	-	-	774	955
17 - Manufacture of paper and paper products	3	12	-	-	-	-	5	888	8	900
18 - Printing and reproduction of recorded media	569	3,348	12	428	-	-	60	1,122	641	4,899
Printing and other service activities related to printing	566	3,346	9	428	-	-	57	1,093	632	4,868
Reproduction of recorded media	3	2	3	-	-	-	3	30	9	32
19 - Manufacture of coke and refined petroleum products	35	4,894	-	-	-	-	-	-	35	4,894
20 - Manufacture of chemicals and chemical products	254	73,044	1	-	-	-	24	3,319	279	76,363
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	78	8,356	1	26	-	-	4	3,648	83	12,030
22 - Manufacture of rubber and plastics products	138	67	-	-	-	-	5	332	143	399
23 - Manufacture of other non-metallic mineral products	531	67,036	7	6,000	1	200	13	8,335	552	81,571
24 - Manufacture of basic metals	1,001	22,078	1	-	1	-	12	190	1,015	22,267
25 - Manufacture of fabricated metal products, except machinery and equipment	13	681	-	-	-	-	1	9	14	690
26 - Manufacture of computer, electronic and optical	177	15,182	281	8	-	-	3	217	461	15,407
27 - Manufacture of electrical equipment	109	4,967	2	21	-	-	3	98	114	5,086
28 - Manufacture of machinery and equipment	9	550	-	-	-	-	2	3	11	553
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	16	-	-	-	-	9	21,413	20	21,429
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	-	3	2
31 - Manufacture of furniture	2,775	2,454	10	6,600	3	2,689	2	13	2,790	11,756
32 - Other manufacturing	74,098	678,164	5,774	135,768	24	6,366	53	121,967	79,949	942,264
Manufacture of jewellery and related articles	1,173	58,872	37	1,834	2	-	16	201	1,228	60,906
Manufacture of imitation jewellery and related articles	8	803	-	-	-	-	3	1	11	804
Manufacture of musical instruments	2	-	-	-	1	4	-	-	3	4
Manufacture of sports goods	17	-	-	-	-	-	2	2	19	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	7,661	3,550	1,041	139	3	1	5	116,922	8,710	120,612
Manufacture of Handicrafts	173	72	62	2,044	-	-	1	3	236	2,120
Other manufacturing n.e.c.	65,064	614,867	4,634	131,750	18	6,361	24	4,838	69,740	757,816
33 - Repair and installation of machinery and equipment	18	76	-	-	-	-	1	2	19	78
D. Electricity, gas, steam and air conditioning supply	51	1,444	1	-	-	-	53	21,777	105	23,221
Electric power generation, transmission and distribution	50	1,444	1	-	-	-	53	21,777	104	23,221
a) Hydal	-	-	-	-	-	-	24	11,621	24	11,621
b) Thermal	-	-	-	-	-	-	8	167	8	167
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	50	1,444	1	-	-	-	19	9,951	70	11,395
f) Other	-	-	-	-	-	-	2	38	2	38
Manufacture of gas; distribution of gaseous fuels through mains	1	-	-	-	-	-	-	-	1	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	1	8	155,804	14	155,805
36 - Water collection, treatment and supply	4	-	-	-	1	1	6	155,792	11	155,793
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	12	2	12
F. Construction	1,443	492,138	15	2,722	45	60,007	657	258,161	2,160	813,028
41 - Construction of buildings	1,061	317,023	14	2,722	16	30,867	529	181,454	1,620	532,067
42 - Civil engineering	380	174,962	1	-	29	29,140	123	76,481	533	280,583
43 - Specialized construction activities	2	152	-	-	-	-	5	226	7	378

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 31st March, 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	755,648	6,215,895	86,504	1,158,721	338	202,442	9,751	4,691,736	852,241	12,268,794
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	12,244	179,968	48	2,389	2	-	178	1,618,099	12,472	1,800,456
46 - Wholesale trade, except of motor vehicles and motorcycles	614,276	4,562,574	76,610	1,086,979	254	117,746	998	698,207	692,138	6,465,506
47 - Retail trade, except of motor vehicles and motorcycles	129,128	1,473,352	9,846	69,353	82	84,696	8,575	2,375,430	147,631	4,002,832
H. Transportation and storage	484	32,200	6	0	1	6	141	729,707	632	761,913
49 - Land transport and transport via pipelines	438	18,364	2	0	1	6	80	20,172	521	38,542
50 - Water transport	1	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	8	4,133	8	4,133
52 - Warehousing and support activities for transportation	41	13,836	4	-	-	-	12	703	57	14,539
53 - Courier activities other than national post activities	4	-	-	-	-	-	40	704,670	44	704,670
I. Accommodation and food service activities	6,598	287,004	114	10,126	23	157,194	114	9,372	6,849	463,696
55 - Accommodation	4,981	273,076	35	15	22	157,173	81	5,339	5,119	435,603
56 - Food and beverage service activities	1,617	13,928	79	10,111	1	21	33	4,033	1,730	28,093
J. Information and communication	980	70,773	33	12,373	6	832,710	912	8,602,273	1,931	9,518,129
58 - Publishing activities	45	1,252	2	-	-	-	54	4,441	101	5,693
59 - Motion picture, video and television programme production, sound recording and music publishing activities	270	196	1	0	-	-	9	100	280	296
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	380	3	540
61 - Telecommunications	416	11,470	-	-	1	714,677	478	7,058,924	895	7,785,071
62 - Computer programming, consultancy and related activities	236	57,689	30	12,373	5	118,033	187	1,039,681	458	1,227,776
63 - Information service activities	12	6	-	-	-	-	182	498,747	194	498,753
K. Real estate activities	580	100,564	39	2,098	11	1,449	73	84,787	703	188,897
L. Professional, scientific and technical activities	4,463	925,217	234	196,802	36	3,141	319	350,290	5,052	1,475,450
69 - Legal and accounting activities	1,235	426,753	119	127,716	25	2,878	96	202,528	1,475	759,875
70 - Activities of head offices; management consultancy activities	79	164,460	12	37,950	2	12	42	10,007	135	212,429
71 - Architectural and engineering activities; technical testing and analysis	2,716	176,642	34	17,133	8	250	74	6,614	2,832	200,638
72 - Scientific research and development	11	672	3	30	-	-	1	564	15	1,266
73 - Advertising and market research	57	6,206	2	-	-	-	60	114,487	119	120,693
74 - Other professional, scientific and technical activities	349	150,482	64	13,973	1	1	46	16,090	460	180,546
75 - Veterinary activities	16	2	-	-	-	-	-	-	16	2
M. Administrative and support service activities	2,334	279,463	186	18,720	574	69,100	331	185,958	3,425	553,241
77 - Rental and leasing activities	23	22,759	-	-	-	-	16	536	39	23,295
78 - Employment activities	19	61	1	-	-	-	10	103,392	30	103,453
79 - Travel agency, tour operator, reservation service and related activities	101	274	2	-	553	68,612	101	29,237	757	98,123
80 - Security and investigation activities	317	34,039	5	22	3	-	63	16,232	388	50,292
81 - Services to buildings and landscape activities	268	1,832	8	34	1	0	13	97	290	1,963
82 - Office administrative, office support and other business support activities	1,606	220,498	170	18,664	17	488	128	36,464	1,921	276,114
N. Education	3,075	451,431	2,083	351,831	99	15,598	780	6,295,938	6,037	7,114,797
O. Human health and social work activities	2,539	507,977	654	302,658	23	6,083	129	895,291	3,345	1,712,009
86 - Human health activities	2,530	507,893	650	302,657	19	6,041	99	890,185	3,298	1,706,776
87 - Residential care activities	-	-	1	1	4	42	2	15	7	58
88 - Social work activities with and without accommodation	9	84	3	-	-	-	28	5,090	40	5,174
P. Arts, entertainment and recreation	58	333	8	-	-	-	18	5,949	84	6,283
Q. Other service activities	476,361	2,819,769	87,234	1,105,930	187	191,262	3,240	2,618,035	567,022	6,734,996
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	10,767	99,239,164	10,767	99,239,164
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	713	75,057,028	713	75,057,028
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	10,054	24,182,136	10,054	24,182,136
VI. PERSONAL	45,636,769	260,724,212	20,852,278	80,513,297	19,766	29,033,238	217	43,723	66,509,030	370,314,470
A. Salaried persons	308,713	32,430,484	54,116	9,023,417	1,793	3,606,958	24	18,662	364,646	45,079,520
B. Self employed	4,072,267	90,318,651	1,445,391	27,397,959	4,620	7,349,153	124	22,390	5,522,402	125,088,152
C. Other Personal	41,255,789	137,975,077	19,352,771	44,091,921	13,353	18,077,128	69	2,671	60,621,982	200,146,797
VII. OTHER	122,133	3,978,109	69,695	2,497,928	8,135	1,491,921	1,947	4,964,494	201,910	12,932,452
Total	47,764,489	282,332,462	21,223,682	87,379,634	44,862	33,224,886	32,710	260,546,296	69,065,743	663,483,278

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

For detail, see page xiv of this publication

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

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,743	25,865	28,608	4,909	33,668	38,578	8,731	33,992	42,723
	NFPSEs	24,339	2,485	26,825	5,555	4,781	10,335	7	4,482	4,489
	NBFCs & Fin Aux.	524	91,755	92,279	3,815	84,973	88,788	576	81,743	82,320
	Private Sector	2,293	43,941	46,235	5,831	52,897	58,729	3,216	48,249	51,466
	Trust Fund	1,508	58,997	60,505	2,445	73,250	75,695	2,288	96,951	99,239
	Personal	83,483	215,497	298,979	111,940	326,111	438,051	99,942	270,372	370,314
	Others	2,179	74,156	76,335	1,520	17,118	18,639	747	12,185	12,932
	Total	117,068	512,697	629,765	136,015	592,799	728,814	115,508	547,975	663,483
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	10	2,258	2,269	17	2,548	2,565	17	892	910
	NFPSEs	24,339	2,163	26,503	5,555	369	5,923	7	376	383
	NBFCs & Fin Aux.	0	9,487	9,487	329	14,931	15,260	30	14,279	14,309
	Private Sector	1,480	19,735	21,215	3,902	28,138	32,040	1,442	23,739	25,180
	Trust Fund	432	14,232	14,664	452	13,667	14,118	505	16,752	17,257
	Personal	48,253	131,459	179,711	62,005	74,870	136,876	55,818	68,032	123,850
	Others	204	3,208	3,412	195	9,228	9,423	122	7,468	7,590
	Total	74,719	182,542	257,261	72,455	143,751	216,206	57,941	131,538	189,479
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	51	140	191	494	1,881	2,375	498	2,156	2,653
	NFPSEs	-	307	307	-	2,582	2,582	-	2,212	2,212
	NBFCs & Fin Aux.	5	72,360	72,365	3,087	54,290	57,378	308	48,016	48,324
	Private Sector	360	12,675	13,035	745	15,384	16,129	568	13,801	14,369
	Trust Fund	522	30,858	31,380	462	49,060	49,522	370	57,855	58,225
	Personal	20,837	51,816	72,653	28,214	131,866	160,081	24,641	55,357	79,998
	Others	51	63,367	63,418	48	5,506	5,554	5	2,827	2,832
	Total	21,826	231,523	253,349	33,052	260,570	293,621	26,390	182,224	208,614
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	1,867	10,345	12,212	3,649	15,689	19,338	4,638	19,026	23,664
	NFPSEs	-	1	1	-	1,267	1,267	-	1,283	1,283
	NBFCs & Fin Aux.	270	1	271	4	13	18	5	14	18
	Private Sector	282	571	853	967	1,330	2,297	1,043	966	2,009
	Trust Fund	334	783	1,117	1,212	785	1,997	1,071	754	1,825
	Personal	8,211	6,611	14,822	13,816	9,420	23,236	12,006	8,289	20,295
	Others	1,648	4,485	6,133	914	838	1,751	217	422	639
	Total	12,613	22,798	35,410	20,562	29,341	49,904	18,980	30,753	49,733
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	4	5	0	1	1	0	1	1
	NFPSEs	-	-	-	-	74	74	-	3	3
	NBFCs & Fin Aux.	-	-	-	-	0	0	-	-	-
	Private Sector	0	138	138	2	213	215	0	189	189
	Trust Fund	-	607	607	0	804	804	1	599	600
	Personal	377	309	686	644	750	1,395	391	420	810
	Others	0	2	2	-	214	214	0	172	172
	Total	378	1,060	1,437	647	2,056	2,703	392	1,383	1,775
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	7,722	7,722	-	4,948	4,948	-	5,521	5,521
	NFPSEs	-	13	13	-	467	467	-	586	586
	NBFCs & Fin Aux.	-	3,257	3,257	-	2,042	2,042	-	5,524	5,524
	Private Sector	-	9,483	9,483	-	7,222	7,222	-	8,981	8,981
	Trust Fund	-	9,946	9,946	-	5,994	5,994	-	17,849	17,849
	Personal	-	16,762	16,762	-	98,639	98,639	-	129,806	129,806
	Others	-	2,330	2,330	-	722	722	-	759	759
	Total	-	49,514	49,514	-	120,035	120,035	-	169,026	169,026

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
							0			-
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	814	3,959	4,773	749	6,923	7,672	3,578	4,543	8,121
	NFPSEs	0	0	0	0	22	22	0	23	23
	NBFCs & Fin Aux.	249	4,809	5,057	394	8,698	9,092	234	9,154	9,388
	Private Sector	168	710	877	213	510	723	162	456	619
	Trust Fund	216	2,479	2,695	314	2,941	3,255	337	3,141	3,479
	Personal	5,709	4,655	10,364	7,163	7,835	14,998	7,005	5,877	12,882
	Others	275	739	1,015	363	592	956	402	525	927
	Total	7,431	17,351	24,782	9,197	27,520	36,717	11,719	23,719	35,437
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,436	1,436	-	1,679	1,679	-	1,853	1,853
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	1,841	1,841	-	4,998	4,998	-	4,757	4,757
	Private Sector	4	629	633	2	101	103	1	118	119
	Trust Fund	4	92	96	4	0	4	4	0	5
	Personal	96	3,886	3,982	96	2,730	2,826	81	2,591	2,672
	Others	0	25	25	-	18	18	-	12	12
	Total	103	7,909	8,012	102	9,526	9,629	87	9,333	9,419

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

Size of Account* (Rs.)	(Thousand Rupees)					
	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	104,157,314	108,464,303	114,227,394	132,969,639	68,382,777	108,444,129
5,000 to 10,000	2,002,516	15,946,118	3,183,969	25,605,802	115,407	766,494
10,000 to 20,000	618,106	7,188,320	1,019,298	13,717,693	106,306	1,548,157
20,000 to 25,000	37,756	846,224	58,195	1,286,902	35,003	778,017
25,000 to 30,000	155,021	4,325,098	44,035	1,202,910	33,819	905,017
30,000 to 40,000	38,272	1,308,242	52,602	1,815,112	34,516	1,187,438
40,000 to 50,000	23,499	1,046,239	30,566	1,350,561	21,060	938,838
50,000 to 60,000	22,239	1,178,949	21,828	1,163,034	18,975	1,012,017
60,000 to 70,000	12,553	816,459	10,071	646,208	10,119	652,710
70,000 to 80,000	32,459	2,426,220	50,946	3,817,251	71,640	5,369,101
80,000 to 90,000	6,064	512,937	5,240	442,513	6,137	518,229
90,000 to 100,000	5,845	556,662	5,067	481,555	5,687	540,507
100,000 to 200,000	51,459	6,449,762	68,460	8,683,378	72,326	8,570,020
200,000 to 300,000	20,465	4,702,393	26,163	6,041,058	21,914	5,073,789
300,000 to 400,000	12,414	4,127,665	13,929	4,619,340	12,825	4,263,053
400,000 to 500,000	8,864	3,862,648	9,418	4,086,885	9,268	4,010,998
500,000 to 600,000	21,905	11,195,619	21,020	10,766,692	20,261	10,355,020
600,000 to 700,000	5,169	3,282,336	5,616	3,548,412	5,719	3,606,429
700,000 to 800,000	4,523	3,333,730	5,190	3,811,323	4,544	3,324,599
800,000 to 900,000	3,333	2,783,512	4,506	3,764,956	3,969	3,300,510
900,000 to 1,000,000	3,310	3,150,330	4,368	4,113,977	3,437	3,232,810
1,000,000 to 2,000,000	32,402	38,463,123	36,884	45,347,961	35,571	42,466,878
2,000,000 to 3,000,000	11,157	25,650,324	13,445	30,620,431	12,741	29,123,248
3,000,000 to 4,000,000	3,781	12,609,931	4,684	15,494,059	4,748	15,662,606
4,000,000 to 5,000,000	2,277	10,063,922	2,868	12,435,748	2,860	12,389,248
5,000,000 to 6,000,000	4,544	23,281,285	5,177	26,562,027	5,397	27,603,444
6,000,000 to 7,000,000	921	5,884,587	1,302	8,315,378	1,117	7,073,814
7,000,000 to 8,000,000	623	4,633,957	904	6,663,435	851	6,257,201
8,000,000 to 9,000,000	482	4,058,370	602	5,011,650	622	5,178,424
9,000,000 to 10,000,000	482	4,649,254	487	4,605,878	471	4,442,366
10,000,000 to 100,000,000	4,282	85,408,084	5,242	106,044,107	5,171	102,423,912
100,000,000 & Over	441	227,558,763	495	233,777,718	485	242,464,253
Total	107,304,478	629,765,366	118,939,971	728,813,594	69,065,743	663,483,278

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks As on 31st March, 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
Less Than 5,000	47,311,582	90,455,925	21,035,095	17,944,928	19,438	26,667	16,662	16,608	68,382,777	108,444,129
5,000 to 10,000	72,228	496,852	37,345	228,061	3,398	24,258	2,436	17,323	115,407	766,494
10,000 to 20,000	79,150	1,157,642	22,196	319,616	2,799	40,034	2,161	30,865	106,306	1,548,157
20,000 to 25,000	26,771	594,848	6,621	147,082	956	21,395	655	14,692	35,003	778,017
25,000 to 30,000	24,046	644,996	8,409	222,687	837	22,949	527	14,384	33,819	905,017
30,000 to 40,000	25,668	882,431	6,842	235,528	1,216	42,032	790	27,447	34,516	1,187,438
40,000 to 50,000	15,369	684,459	4,237	189,274	846	37,698	608	27,408	21,060	938,838
50,000 to 60,000	12,855	687,283	4,754	251,236	886	47,353	480	26,145	18,975	1,012,017
60,000 to 70,000	7,042	454,175	2,236	144,041	480	31,093	361	23,400	10,119	652,710
70,000 to 80,000	39,159	2,934,148	31,791	2,383,323	379	28,293	311	23,337	71,640	5,369,101
80,000 to 90,000	4,283	361,696	1,335	112,652	283	23,928	236	19,953	6,137	518,229
90,000 to 100,000	3,900	370,678	1,272	120,884	297	28,245	218	20,701	5,687	540,507
100,000 to 200,000	43,355	5,420,296	23,224	2,444,771	2,190	282,987	1,557	221,966	72,326	8,570,020
200,000 to 300,000	14,272	3,313,502	5,991	1,367,639	909	212,324	742	180,324	21,914	5,073,789
300,000 to 400,000	8,473	2,819,916	3,405	1,120,971	505	169,032	442	153,233	12,825	4,263,053
400,000 to 500,000	6,045	2,620,190	2,361	1,014,205	402	212,418	370	164,185	9,268	4,010,998
500,000 to 600,000	13,076	6,682,325	5,455	2,782,298	1,419	723,979	311	166,418	20,261	10,355,020
600,000 to 700,000	3,713	2,342,496	1,486	931,920	272	172,867	248	159,145	5,719	3,666,429
700,000 to 800,000	3,027	2,216,072	1,134	825,597	194	142,036	189	140,893	4,544	3,324,599
800,000 to 900,000	2,488	2,071,366	1,067	882,995	242	201,696	172	144,454	3,969	3,300,510
900,000 to 1,000,000	2,181	2,053,227	849	797,480	272	254,539	135	127,565	3,437	3,232,810
1,000,000 to 2,000,000	22,669	27,366,390	9,108	10,662,631	3,000	3,412,859	794	1,024,998	35,571	42,466,878
2,000,000 to 3,000,000	8,218	18,744,575	2,943	6,699,250	1,277	2,968,693	303	710,730	12,741	29,123,248
3,000,000 to 4,000,000	3,206	10,573,505	1,028	3,377,658	358	1,173,004	156	538,440	4,748	15,662,606
4,000,000 to 5,000,000	1,929	8,349,421	548	2,365,475	267	1,164,223	116	510,130	2,860	12,389,248
5,000,000 to 6,000,000	3,175	16,271,945	1,359	6,934,581	553	2,812,540	310	1,584,377	5,397	27,603,444
6,000,000 to 7,000,000	725	4,588,048	222	1,400,950	109	688,866	61	395,951	1,117	7,073,814
7,000,000 to 8,000,000	543	3,986,887	180	1,323,204	86	636,707	42	310,403	851	6,257,201
8,000,000 to 9,000,000	400	3,321,502	108	897,813	62	514,530	52	444,579	622	5,178,424
9,000,000 to 10,000,000	294	2,773,619	99	935,329	50	469,279	28	264,139	471	4,442,366
10,000,000 to 100,000,000	2,598	45,835,881	971	16,389,595	774	13,905,234	828	26,293,183	5,171	102,423,912
100,000,000 & Over	49	11,256,167	11	1,726,058	16	2,733,110	409	226,748,918	485	242,464,253
Total	47,764,489	282,332,462	21,233,682	87,379,634	44,862	33,224,886	32,710	260,546,296	69,065,743	663,483,278

(Notes)

1. Effective March 2025, Easy paisa Bank Lt. has been included in scheduled banks (and, former, Telesor Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	521,679	132,593,660	529,631	157,218,386	490,258	154,778,902
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	10,230	4,550,059	6,753	3,801,956	6,190	3,624,848
A. Transport Equipment	8,054	4,157,787	5,077	3,487,102	4,617	3,333,117
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	2,176	392,272	1,676	314,854	1,573	291,731
V. Real Estate	114,488	49,326,820	103,228	44,261,186	99,665	43,501,566
A. Land	46,539	10,155,982	46,438	10,609,591	44,665	10,485,409
1. Residential	1,887	1,074,134	2,778	1,958,626	3,024	2,105,512
(a) House	1,883	1,070,432	2,768	1,952,388	3,015	2,100,065
(b) Flat	4	3,702	10	6,238	9	5,448
2. Non-Residential	44,652	9,081,847	43,660	8,650,965	41,641	8,379,896
(a) Commercial	74	69,204	125	89,228	153	106,327
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	43,713	8,442,807	39,962	7,345,031	37,225	7,132,802
(d) Others	865	569,836	3,573	1,216,705	4,263	1,140,768
B. Buildings:	67,949	39,170,838	56,790	33,651,595	55,000	33,016,157
1. Residential	25,095	19,955,108	31,334	21,386,093	32,792	22,073,763
(a) House	24,939	19,746,423	31,182	21,200,654	32,637	21,892,075
(b) Flat	156	208,685	152	185,438	155	181,687
2. Non-Residential	42,854	19,215,731	25,456	12,265,502	22,208	10,942,394
(a) Commercial	881	569,210	539	354,926	489	325,198
(b) Industrial	-	-	1	3,000	1	2,951
(c) Agriculture	11,367	3,354,813	30	6,371	31	6,147
(d) Others	30,606	15,291,708	24,886	11,901,205	21,687	10,608,099
VI. Fixed Deposits and Insurance Policies	2,523	760,476	4,153	1,192,129	4,651	1,158,316
A. Bank Deposits	2,523	760,476	4,153	1,192,129	4,651	1,158,316
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,444	701,293	4,023	948,736	4,557	1,013,933
3. Other Deposits	79	59,183	130	243,393	94	144,382
B. Insurance Policies	-	-	-	-	-	-
VII. Others	427,682	77,187,073	327,687	75,339,533	319,639	79,154,971
A. Other Secured Advances	95,132	27,830,753	99,530	35,260,883	104,918	39,792,553
1. Receivables	-	-	17,983	9,717,586	16,566	9,164,148
2. Employees Benefits	1,674	375,898	3,463	918,375	2,627	868,489
3. Others	93,458	27,454,856	78,084	24,624,921	85,725	29,759,916
B. Advances Secured by Guarantee(s)	332,550	49,356,320	228,157	40,078,650	214,721	39,362,418
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	332,550	49,356,320	228,157	40,078,650	214,721	39,362,418
VIII. Unsecured Advances	5,141,255	149,439,815	7,526,167	147,767,487	4,051,208	124,506,768
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	1,305,823	5,159,980	6,607,749	29,566,695	3,215,431	16,939,102
3. Others	3,835,432	144,279,835	918,418	118,200,792	835,777	107,567,666
Total	6,217,857	413,857,903	8,497,619	429,580,676	4,971,611	406,725,371

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st March, 2025

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	378,536	119,585,166	111,703	35,188,552	19	5,184	490,258	154,778,902
II. Securities, Shares and Other Financial Instruments:	-	-	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st March, 2025

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,554	3,405,750	636	219,098	-	-	6,190	3,624,848
A. Transport Equipments	4,330	3,171,150	287	161,967	-	-	4,617	3,333,117
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	1,224	234,600	349	57,131	-	-	1,573	291,731
V. Real Estate	87,712	37,709,228	11,953	5,792,338	-	-	99,665	43,501,566
A. Land	41,277	9,678,578	3,388	806,831	-	-	44,665	10,485,409
1. Residential	2,584	1,833,687	440	271,825	-	-	3,024	2,105,512
(a) House	2,575	1,828,239	440	271,825	-	-	3,015	2,100,065
(b) Flat	9	5,448	-	-	-	-	9	5,448
2. Non-Residential	38,693	7,844,890	2,948	535,006	-	-	41,641	8,379,896
(a) Commercial	147	102,953	6	3,374	-	-	153	106,327
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	34,529	6,657,695	2,696	475,106	-	-	37,225	7,132,802
(d) Other	4,017	1,084,242	246	56,526	-	-	4,263	1,140,768
B. Buildings:	46,435	28,030,651	8,565	4,985,506	-	-	55,000	33,016,157
1. Residential	27,623	18,759,972	5,169	3,313,791	-	-	32,792	22,073,763
(a) House	27,507	18,628,299	5,130	3,263,777	-	-	32,637	21,892,075
(b) Flat	116	131,673	39	50,014	-	-	155	181,687
2. Non-Residential	18,812	9,270,679	3,396	1,671,716	-	-	22,208	10,942,394
(a) Commercial	458	298,193	31	27,005	-	-	489	325,198
(b) Industrial	1	2,951	-	-	-	-	1	2,951
(c) Agriculture	29	5,569	2	578	-	-	31	6,147
(d) Other	18,324	8,963,965	3,363	1,644,134	-	-	21,687	10,608,099
VI. Fixed Deposits and Insurance Policies	2,824	831,959	1,827	326,357	-	-	4,651	1,158,316
A. Bank Deposits	2,824	831,959	1,827	326,357	-	-	4,651	1,158,316
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,745	710,829	1,812	303,104	-	-	4,557	1,013,933
3. Other Deposits	79	121,130	15	23,253	-	-	94	144,382
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	242,018	64,288,823	77,621	14,866,148	-	-	319,639	79,154,971
A. Other Secured Advances	86,109	34,222,603	18,809	5,569,950	-	-	104,918	39,792,553
1. Receivables	14,954	8,315,641	1,612	848,507	-	-	16,566	9,164,148
2. Employees Benefits	2,329	815,284	298	53,204	-	-	2,627	868,489
3. Others	68,826	25,091,678	16,899	4,668,239	-	-	85,725	29,759,916
B. Advances Secured by Guarantee(s)	155,909	30,066,220	58,812	9,296,198	-	-	214,721	39,362,418
1. Institutional Guarantee(s)	-	-	-	-	-	-	-	-
2. Individual Guarantee(s)	155,909	30,066,220	58,812	9,296,198	-	-	214,721	39,362,418
VIII. Unsecured Advances	3,087,745	95,676,965	963,437	28,825,976	26	3,827	4,051,208	124,506,768
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	2,520,366	14,246,200	695,065	2,692,902	-	-	3,215,431	16,939,102
3. Others	567,379	81,430,765	268,372	26,133,074	26	3,827	835,777	107,567,666
Total	3,804,389	321,497,890	1,167,177	85,218,469	45	9,012	4,971,611	406,725,371

Note(s)

1. Effective March 2025, Easy Paisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-24		Dec-24		Mar-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	6,217,857	413,857,903	8,497,619	429,580,676	4,971,611	406,725,371
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,794,324	307,640,004	1,480,750	310,587,378	1,448,132	311,652,060
A. Agriculture, forestry and fishing	1,409,995	241,478,713	1,212,318	249,537,370	1,169,535	249,014,671
1. Crop and animal production, hunting and related service activities	1,409,101	241,344,101	1,211,976	249,455,874	1,169,264	248,946,019
Growing of Wheat, Rice, Sugar Cane & Cotton	578,270	96,394,132	440,119	88,016,248	389,029	82,719,676
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,007	310,704	938	235,305	817	232,881
Growing of other fruits, vegetables and crops	34,411	4,505,170	66,256	7,595,229	82,571	8,594,236
Raising of livestock and other related activities	746,344	132,522,601	661,231	142,790,110	657,892	146,787,835
Other agricultural support activities	48,069	7,611,494	43,432	10,818,981	38,955	10,611,392
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	894	134,612	342	81,496	271	68,651
B. Mining and quarrying	2	559	1	59	2	406
05 - Mining of coal and lignite	1	500	-	-	-	-
06 - Extraction of crude petroleum and natural gas	1	59	1	59	2	406
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	41,658	5,892,140	32,244	5,707,544	37,402	5,240,909
10 - Manufacture of food products	9,509	1,063,072	5,968	1,761,570	10,193	1,479,548
11 - Manufacture of beverages	380	69,443	255	51,760	245	52,341
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	3,552	1,866,170	4,680	1,424,010	4,674	1,298,281
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	1	12	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	189	46,526	149	43,940	138	46,009
Manufacture of carpets and rugs	115	17,649	78	17,656	71	17,679
Manufacture of other textiles n.e.c.	3,247	1,801,983	4,452	1,362,401	4,465	1,234,594
14 - Manufacture of wearing apparel	5,466	397,985	3,406	374,064	5,203	363,716
15 - Manufacture of leather and related products	256	48,079	227	43,842	235	49,762

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	44	6,287	30	5,817	36	7,406
Manufacture of luggage, handbags and the like, saddlery and harness	111	31,986	100	31,069	97	35,104
Manufacture of footwear	101	9,806	97	6,955	102	7,252
a. Leather wear	100	9,806	96	6,955	101	7,252
b. Rubber and Plastic wear	1	-	1	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	274	40,084	223	32,187	250	40,834
17 - Manufacture of paper and paper products	5	1,456	2	909	2	765
18 - Printing and reproduction of recorded media	157	30,964	145	28,586	152	27,444
Printing and other service activities related to printing	157	30,964	145	28,586	152	27,444
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	3	154	5	466
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	7	378	1	8	-	-
22 - Manufacture of rubber and plastics products	9	6,417	10	5,702	9	5,165
23 - Manufacture of other non-metallic mineral products	206	44,460	157	36,639	144	32,042
24 - Manufacture of basic metals	282	41,945	198	32,666	190	30,961
25 - Manufacture of fabricated metal products, except machinery and equipment	15,665	1,082,311	12,951	948,006	11,677	871,593
26 - Manufacture of computer, electronic and optical products	198	21,498	95	15,345	84	15,095
27 - Manufacture of electrical equipment	10	16,542	7	12,811	7	12,399
28 - Manufacture of machinery and equipment	3	72	3	72	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	10	558	9	514	8	464
31 - Manufacture of furniture	313	52,167	237	38,607	229	39,440
32 - Other manufacturing	5,352	1,108,243	3,667	900,090	4,092	920,520
Manufacture of jewellery and related articles	59	9,606	46	9,490	48	11,559
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	6	633	2	311	2	311
Manufacture of sports goods	85	17,449	64	20,478	62	19,898
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	253	57,462	173	45,100	170	50,257
Manufacture of Handicrafts	401	42,770	302	37,025	339	40,137
Other manufacturing n.e.c.	4,548	980,322	3,080	787,686	3,471	798,358
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-
Electric power generation, transmission and distribution	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	8,945	3,193,925	8,883	3,297,034	8,604	3,233,695
41 - Construction of buildings	8,945	3,193,925	8,883	3,297,034	8,604	3,233,695
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-24		Dec-24		Mar-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	202,248	42,183,468	137,402	38,024,179	141,725	40,369,240
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,319	415,567	1,735	306,291	1,850	327,201
46 - Wholesale trade, except of motor vehicles and motorcycles	36,091	9,922,961	27,140	9,562,255	30,408	10,646,148
47 - Retail trade, except of motor vehicles and motorcycles	163,838	31,844,939	108,527	28,155,633	109,467	29,395,891
H. Transportation and storage	1,393	297,929	1,449	1,034,873	1,637	1,008,546
49 - Land transport and transport via pipelines	1,341	291,096	1,421	1,030,063	1,614	1,003,917
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	52	6,833	28	4,810	23	4,629
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	1,755	272,216	1,383	217,923	1,578	264,322
55 - Accommodation	907	202,229	703	158,593	682	149,949
56 - Food and beverage service activities	848	69,987	680	59,330	896	114,374
J. Information and communication	173	29,215	135	24,726	155	28,710
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	84	13,065	71	11,777	75	11,702
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	86	14,201	57	9,995	71	13,643
62 - Computer programming, consultancy and related activities	3	1,949	7	2,954	9	3,365
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	12	897	11	1,705	9	1,575
L. Professional, scientific and technical activities	1,793	341,976	615	366,405	1,443	388,537
69 - Legal and accounting activities	1,378	273,744	339	305,384	1,201	327,859
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	176	35,967	118	22,535	110	28,163
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	211	27,008	89	13,505	69	11,242
74 - Other professional, scientific and technical activities	3	783	45	16,973	34	11,718
75 - Veterinary activities	25	4,474	24	8,008	29	9,555
M. Administrative and support service activities	58,311	6,039,373	42,970	6,099,207	41,418	5,648,151
77 - Rental and leasing activities	35	5,923	22	5,186	24	4,930
78 - Employment activities	54,689	5,448,439	41,363	5,276,505	36,846	4,678,378
79 - Travel agency, tour operator, reservation service and related activities	48	6,029	34	6,156	31	5,671
80 - Security and investigation activities	2	97	1	0	1	0
81 - Services to buildings and landscape activities	34	5,524	26	6,548	58	11,394
82 - Office administrative, office support and other business support activities	3,503	573,361	1,524	804,812	4,458	947,777
N. Education	5,965	711,269	945	209,952	787	190,697
O. Human health and social work activities	22,133	2,059,845	13,269	1,514,368	13,333	1,621,303
86 - Human health activities	333	73,083	275	57,177	270	58,111
87 - Residential care activities	21,800	1,986,761	12,994	1,457,191	13,063	1,563,191
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	898	135,840	474	84,836	425	83,089
Q. Other service activities	39,043	5,002,639	28,651	4,467,197	30,079	4,558,209
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	4,361,894	89,952,235	6,982,829	106,143,934	3,482,077	76,896,589
A. Bank Employees	7,094	5,420,355	7,272	6,553,585	7,568	6,908,659
1) For house building	822	3,443,462	843	3,868,737	851	4,017,091
2) For transport i.e. purchase of car etc.	1,266	864,749	1,272	1,240,222	1,303	1,338,506
3) Other purposes	5,006	1,112,144	5,157	1,444,626	5,414	1,553,062
B. Consumer Financing	4,128,500	62,684,558	6,736,786	74,741,004	3,334,466	58,978,898
1) For house building	136,319	42,619,314	118,016	40,023,368	105,190	37,002,236
2) For transport i.e. purchase of car etc	1,433	1,211,842	1,010	851,410	1,024	788,063
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	2,664	2,674,097	2,719	2,620,584
5) Personal loans	3,990,748	18,853,401	6,615,096	31,192,130	3,225,533	18,568,016
C) Other	226,300	21,847,323	238,771	24,849,345	140,043	11,009,031
VII. OTHER	61,639	16,265,664	34,040	12,849,364	41,402	18,176,722
Total	6,217,857	413,857,903	8,497,619	429,580,676	4,971,611	406,725,371

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st March, 2025

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,804,389	321,497,890	1,167,177	85,218,469	45	9,012	4,971,611	406,725,371
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
NPLs and DPLs	-	-	-	-	-	-	-	-
Stock Exchanges & Brokerage Houses	-	-	-	-	-	-	-	-
Mudarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,112,566	244,987,573	335,530	66,658,734	36	5,753	1,448,132	311,652,060
A. Agriculture, forestry and fishing	900,569	195,059,942	268,939	53,949,822	27	4,907	1,169,535	249,014,671
1. Crop and animal production, hunting and related service activities	900,367	195,006,338	268,870	53,934,775	27	4,907	1,169,264	248,946,019
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
82 - Forestry and logging	-	-	-	-	-	-	-	-
83 - Fishing and aquaculture	202	53,604	69	15,047	-	-	271	68,651
B. Mining and quarrying	2	406	-	-	-	-	2	406
85 - Mining of coal and lignite	-	-	-	-	-	-	-	-
86 - Extraction of crude petroleum and natural gas	2	406	-	-	-	-	2	406
87 - Mining of metal ores	-	-	-	-	-	-	-	-
88-Other mining and quarrying	-	-	-	-	-	-	-	-
89 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	27,080	4,159,622	10,321	1,081,227	1	60	37,402	5,240,909
10 - Manufacture of food products	8,906	1,219,356	1,287	260,192	-	-	10,193	1,479,548
11 - Manufacture of beverages	243	51,951	2	390	-	-	245	52,341
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3,519	997,808	1,155	300,473	-	-	4,674	1,298,281
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	6	1,436	132	44,573	-	-	138	46,009
Manufacture of carpets and rugs	52	14,533	19	3,146	-	-	71	17,679
Manufacture of other textiles n.e.c.	3,461	981,839	1,004	252,754	-	-	4,465	1,234,594
14 - Manufacture of wearing apparel	1,646	172,704	3,557	191,012	-	-	5,203	363,716
15 - Manufacture of leather and related products	210	47,208	25	2,554	-	-	235	49,762

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st March, 2025

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	36	7,406	-	-	-	-	36	7,406
Manufacture of luggage, handbags and the like, saddlery and harness	93	33,516	4	1,588	-	-	97	35,104
Manufacture of footwear	81	6,286	21	966	-	-	102	7,252
a. Leather wear	80	6,286	21	966	-	-	101	7,252
b. Rubber and Plastic wear	1	-	-	-	-	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	247	40,665	3	169	-	-	250	40,834
17 - Manufacture of paper and paper products	2	765	-	-	-	-	2	765
18 - Printing and reproduction of recorded media	151	27,144	1	300	-	-	152	27,444
Printing and other service activities related to printing	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	5	466	-	-	-	-	5	466
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-
22 - Manufacture of rubber and plastic products	9	5,165	-	-	-	-	9	5,165
23 - Manufacture of other non-metallic mineral products	142	30,867	2	1,175	-	-	144	32,042
24 - Manufacture of basic metals	190	30,961	-	-	-	-	190	30,961
25 - Manufacture of fabricated metal products, except machinery and equipment	8,810	665,140	2,866	206,393	1	60	11,677	871,593
26 - Manufacture of computer, electronic and optical products	60	11,893	24	3,202	-	-	84	15,095
27 - Manufacture of electrical equipment	7	12,399	-	-	-	-	7	12,399
28 - Manufacture of machinery and equipment	3	72	-	-	-	-	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	4	158	4	306	-	-	8	464
31 - Manufacture of furniture	218	38,467	11	974	-	-	229	39,440
32 - Other manufacturing	2,708	806,433	1,384	114,087	-	-	4,092	920,520
Manufacture of jewellery and related articles	47	11,469	1	89	-	-	48	11,559
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	2	311	-	-	-	-	2	311
Manufacture of sports goods	57	19,749	5	149	-	-	62	19,898
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	151	45,322	19	4,915	-	-	170	50,237
Manufacture of Handicrafts	111	16,656	228	23,482	-	-	339	40,137
Other manufacturing n.e.c.	2,340	712,926	1,131	85,432	-	-	3,471	798,358
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-
Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	-	-
f) Other	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	7,357	2,721,201	1,247	512,494	-	-	8,604	3,233,695
41 - Construction of buildings	7,357	2,721,201	1,247	512,494	-	-	8,604	3,233,695
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks As on 31st March, 2025

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	113,280	32,773,932	28,444	7,994,103	1	205	141,725	40,369,240
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,842	322,996	8	4,205	-	-	1,850	327,201
46 - Wholesale trade, except of motor vehicles and motorcycles	24,610	8,420,846	5,798	2,225,303	-	-	30,408	10,646,148
47 - Retail trade, except of motor vehicles and motorcycles	86,828	24,030,090	22,638	5,365,596	1	205	109,467	29,395,891
H. Transportation and storage	1,614	1,000,108	23	8,438	-	-	1,637	1,008,546
49 - Land transport and transport via pipelines	1,595	996,112	19	7,806	-	-	1,614	1,003,917
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	19	3,996	4	633	-	-	23	4,629
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,468	253,482	110	10,841	-	-	1,578	264,322
55 - Accommodation	660	145,610	22	4,338	-	-	682	149,949
56-Food and beverage service activities	808	107,871	88	6,503	-	-	896	114,374
J. Information and communication	150	26,531	5	2,179	-	-	155	28,710
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	73	11,366	2	336	-	-	75	11,702
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	70	13,583	1	60	-	-	71	13,643
62 - Computer programming, consultancy and related activities	7	1,582	2	1,783	-	-	9	3,365
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	6	1,521	3	54	-	-	9	1,575
L. Professional, scientific and technical activities	1,249	337,953	194	50,584	-	-	1,443	388,537
69 - Legal and accounting activities	1,041	288,544	160	39,315	-	-	1,201	327,859
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	99	22,430	11	5,733	-	-	110	28,163
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	52	8,260	17	2,982	-	-	69	11,242
74 - Other professional, scientific and technical activities	31	9,750	3	1,968	-	-	34	11,718
75 - Veterinary activities	26	8,969	3	586	-	-	29	9,555
M. Administrative and support service activities	31,825	4,482,385	9,586	1,165,264	7	581	41,418	5,648,231
77 - Rental and leasing activities	18	3,911	6	1,019	-	-	24	4,930
78 - Employment activities	28,088	3,665,993	8,751	1,011,804	7	581	36,846	4,678,378
79 - Travel agency, tour operator, reservation service and related activities	29	5,454	2	217	-	-	31	5,671
80 - Security and investigation activities	1	0	-	-	-	-	1	0
81. Services to buildings and landscape activities	51	10,348	7	1,046	-	-	58	11,394
82 - Office administrative, office support and other business support activities	3,638	796,599	820	151,178	-	-	4,458	947,777
N. Education	592	138,161	195	52,537	-	-	787	190,697
O. Human health and social work activities	5,477	1,108,745	7,856	512,557	-	-	13,333	1,621,303
86 - Human health activities	222	49,590	48	8,521	-	-	270	58,111
87 - Residential care activities	5,255	1,059,155	7,808	504,036	-	-	13,063	1,563,191
88. Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	288	64,865	137	18,224	-	-	425	83,089
Q. Other service activities	21,609	2,858,799	8,470	1,699,409	-	-	30,079	4,558,209
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	2,658,817	61,838,006	823,260	15,058,593	-	-	3,482,077	76,896,599
A. Bank - Employees	6,801	6,297,593	767	61,066	-	-	7,568	6,908,659
1) For house building	761	3,660,317	90	356,774	-	-	851	4,017,091
2) For transport i.e. purchase of car etc.	1,230	1,244,283	73	94,223	-	-	1,303	1,338,506
3) Other purposes	4,810	1,392,993	604	160,068	-	-	5,414	1,553,062
B. Consumer Financing	2,615,825	48,993,867	718,641	9,985,032	-	-	3,334,466	58,978,898
1) For house building	84,009	30,150,463	21,181	6,851,773	-	-	105,190	37,002,236
2) For transport i.e. purchase of car etc	985	755,382	39	32,681	-	-	1,024	788,063
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	2,617	2,538,264	102	82,320	-	-	2,719	2,620,584
5) Personal loans	2,528,214	15,549,758	697,319	3,018,258	-	-	3,225,533	18,568,016
C) Other	36,191	6,546,546	103,852	4,462,485	-	-	140,043	11,009,031
VII. OTHER	33,006	14,672,311	8,387	3,501,152	9	3,258	41,402	18,176,722
Total	3,804,389	321,497,899	1,167,177	85,218,469	45	9,012	4,971,611	406,725,371

Notes(i)

1. Effective March 2025, Easyplus Bank Lt. has been included in scheduled banks (and, former, Teleser Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.9 Advances Classified by Rate of Interest/Return

Microfinance Banks

(Thousand Rupees)

Rate of Interest	Mar-24	Dec-24	Mar-25 P
0.00	29,348,918	33,855,411	22,605,253
1.00	-	-	-
2.00	-	-	-
3.00	375,898	406,501	430,301
4.00	274,650	493,007	1,317,604
5.00	14,121,001	14,451,137	13,867,990
6.00	-	-	-
7.00	32,432	13,918	24,489
8.00	667,158	103,255	152,266
9.00	-	-	132,889
10.00	98,227	144,549	118,030
11.00	419	99,049	90,825
12.00	3,452	82,440	69,625
13.00	57,018	2,637	5,298
14.00	9,400	4,345	10,719
15.00	99,893	105,077	120,157
16.00	61,664	128,614	155,411
17.00	22,826	88,271	81,912
18.00	201,006	132,969	114,119
19.00	214,043	197,615	207,755
20.00	967,244	603,193	534,977
21.00	1,256,405	936,153	822,683
22.00	2,209,961	1,399,181	1,177,699
23.00	2,873,726	2,091,817	1,842,204
24.00	2,242,400	1,834,288	1,176,477
25.00	3,641,367	2,762,994	2,153,567
26.00	3,886,081	2,123,378	1,727,976
27.00	3,279,216	2,293,281	1,966,544
28.00	5,141,945	2,499,371	2,010,721
29.00	5,769,643	3,589,938	2,936,930
30.00	6,680,847	7,311,977	5,944,567
31.00	7,152,572	7,142,656	7,185,064
32.00	14,055,536	16,519,255	15,831,554
33.00	15,728,359	15,201,000	18,102,961
34.00	16,894,233	9,273,020	7,501,874
35.00	13,462,758	9,881,909	7,266,616
36.00	19,342,381	14,740,108	10,854,083
37.00	40,147,022	33,580,328	33,040,080
38.00	31,689,145	30,857,506	29,940,040
39.00	31,230,106	32,500,041	25,302,557
40.00	29,023,751	59,552,497	68,500,127
41.00	16,776,151	30,470,664	27,998,132
42.00	32,715,488	25,859,819	34,507,924
43.00	6,511,718	14,803,954	17,295,253
44.00	5,958,527	954,098	944,187
45.00	2,077,104	855,297	723,807
46.00	2,174,783	1,568,935	1,563,860
47.00	4,254,323	1,681,581	1,282,486
48.00	2,074,581	447,840	348,050
49.00	6,344,657	4,677,086	5,013,414
50.00 & above	32,707,868	41,258,717	31,724,313
Total	413,857,903	429,580,676	406,725,371

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

8.9.1 Advances Classified by Rate of Interest/Return and Gender

Microfinance Banks As on 31st March, 2025

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	19,259,220	3,345,460	573	22,605,253
1.00	-	-	-	-
2.00	-	-	-	-
3.00	379,614	50,687	-	430,301
4.00	1,052,959	264,645	-	1,317,604
5.00	11,882,890	1,985,100	-	13,867,990
6.00	-	-	-	-
7.00	19,554	4,935	-	24,489
8.00	149,183	3,083	-	152,266
9.00	85,589	47,300	-	132,889
10.00	89,167	28,863	-	118,030
11.00	77,947	12,878	-	90,825
12.00	61,380	8,245	-	69,625
13.00	4,723	575	-	5,298
14.00	10,061	658	-	10,719
15.00	97,442	22,715	-	120,157
16.00	126,959	28,452	-	155,411
17.00	70,789	11,123	-	81,912
18.00	102,433	11,686	-	114,119
19.00	171,674	36,081	-	207,755
20.00	494,742	40,234	-	534,977
21.00	671,801	150,883	-	822,683
22.00	1,008,114	169,585	-	1,177,699
23.00	1,580,071	262,133	-	1,842,204
24.00	1,013,499	162,978	-	1,176,477
25.00	1,833,484	320,083	-	2,153,567
26.00	1,539,584	188,391	-	1,727,976
27.00	1,694,891	271,653	-	1,966,544
28.00	1,446,563	564,157	-	2,010,721
29.00	2,633,450	303,480	-	2,936,930
30.00	4,926,256	1,018,251	60	5,944,567
31.00	5,970,315	1,214,750	-	7,185,064
32.00	13,097,331	2,733,310	914	15,831,554
33.00	14,700,590	3,401,771	601	18,102,961
34.00	6,408,211	1,093,663	-	7,501,874
35.00	6,030,400	1,235,201	1,015	7,266,616
36.00	7,806,648	3,047,163	271	10,854,083
37.00	26,378,886	6,661,194	-	33,040,080
38.00	24,646,926	5,293,114	-	29,940,040
39.00	17,585,248	7,717,309	-	25,302,557
40.00	53,186,067	15,313,855	205	68,500,127
41.00	23,027,423	4,970,557	152	27,998,132
42.00	26,467,718	8,036,754	3,451	34,507,924
43.00	12,876,593	4,417,888	772	17,295,253
44.00	795,337	148,851	-	944,187
45.00	553,992	169,815	-	723,807
46.00	1,253,082	310,718	60	1,563,860
47.00	1,074,627	207,689	170	1,282,486
48.00	285,143	62,907	-	348,050
49.00	590,430	4,422,984	-	5,013,414
50.00 & above	26,278,884	5,444,659	769	31,724,313
Total	321,497,890	85,218,469	9,012	406,725,371

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

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	215,396	92,294	307,690	211,396	99,192	310,587	214,396	97,256	311,652
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	38,528	51,374	89,902	37,004	69,140	106,144	34,105	42,791	76,897
	Others	10,961	5,305	16,266	8,482	4,368	12,849	11,623	6,553	18,177
	Total	264,885	148,973	413,858	256,881	172,700	429,581	260,125	146,600	406,725
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	155,423	58,833	214,256	148,953	60,652	209,606	149,178	59,425	208,603
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,578	20,558	37,135	16,162	22,432	38,594	14,544	12,435	26,979
	Others	7,329	2,282	9,611	5,412	1,627	7,039	7,517	2,623	10,140
	Total	179,330	81,672	261,002	170,527	84,712	255,239	171,239	74,483	245,722
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	44,948	19,178	64,126	48,044	19,304	67,348	50,330	19,128	69,459
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	15,373	13,837	29,210	14,140	19,998	34,138	12,856	6,546	19,402
	Others	3,184	1,472	4,656	2,672	988	3,660	3,548	1,569	5,116
	Total	63,505	34,488	97,992	64,856	40,289	105,146	66,734	27,243	93,977
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	9,900	7,807	17,707	9,531	8,762	18,293	9,800	8,658	18,459
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,427	1,632	4,058	2,787	1,664	4,450	2,802	1,361	4,163
	Others	258	1,097	1,355	161	736	898	246	1,257	1,504
	Total	12,585	10,535	23,120	12,479	11,162	23,641	12,848	11,277	24,126
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,158	317	2,475	2,226	334	2,560	2,360	373	2,732
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,276	589	2,864	2,152	689	2,841	2,183	718	2,901
	Others	144	50	194	167	27	194	217	30	247
	Total	4,578	956	5,534	4,545	1,050	5,595	4,759	1,121	5,881
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,516	1,516	-	5,197	5,197	-	4,592	4,592
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	13,642	13,642	-	23,263	23,263	-	20,817	20,817
	Others	-	233	233	-	848	848	-	864	864
	Total	-	15,392	15,392	-	29,308	29,308	-	26,273	26,273

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,865	2,085	4,950	2,535	2,040	4,574	2,624	2,048	4,673
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,785	378	2,163	1,666	341	2,007	1,624	336	1,960
	Others	30	14	43	43	11	54	53	23	76
	Total	4,679	2,477	7,156	4,244	2,392	6,635	4,301	2,407	6,708
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	102	2,508	2,610	107	2,903	3,010	104	3,032	3,135
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	90	788	878	96	754	850	97	578	674
	Others	16	157	173	27	129	157	43	187	230
	Total	208	3,453	3,661	230	3,786	4,016	243	3,796	4,039

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Mar-24		Dec-24		Mar-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1,735,960	2,730,233	5,035,394	16,661,024	1,160,845	4,828,184
5,000 to 10,000	2,079,892	10,685,457	1,391,332	9,043,387	2,107,749	12,048,848
10,000 to 20,000	176,348	2,400,890	241,320	3,307,562	45,276	673,699
20,000 to 25,000	36,515	811,769	54,726	1,215,012	23,159	523,565
25,000 to 30,000	40,787	1,130,938	43,766	1,195,824	27,463	760,062
30,000 to 40,000	102,084	3,549,604	79,717	2,806,091	68,577	2,391,191
40,000 to 50,000	120,557	5,348,929	85,118	3,995,980	75,449	3,366,387
50,000 to 60,000	138,932	7,385,662	103,291	5,711,819	89,318	4,753,820
60,000 to 70,000	122,261	7,740,452	99,250	6,403,835	88,929	5,625,518
70,000 to 80,000	132,936	9,792,961	96,229	7,292,553	84,033	6,217,644
80,000 to 90,000	91,696	7,649,615	71,361	6,093,277	63,366	5,311,670
90,000 to 100,000	86,925	8,208,444	71,401	7,190,472	65,378	6,219,162
100,000 to 200,000	701,065	86,702,162	525,378	75,265,077	474,714	66,917,102
200,000 to 300,000	275,635	62,501,863	260,500	60,931,158	252,236	58,520,966
300,000 to 400,000	85,403	29,049,684	107,209	36,957,397	106,084	36,144,109
400,000 to 500,000	48,405	21,606,184	59,834	27,092,433	60,408	26,970,891
500,000 to 600,000	32,405	17,384,192	42,295	22,874,049	42,223	22,795,755
600,000 to 700,000	20,608	13,299,246	27,531	17,850,247	28,694	18,518,434
700,000 to 800,000	17,450	12,609,113	22,387	16,771,375	23,039	17,177,715
800,000 to 900,000	15,216	12,456,726	17,517	14,882,797	18,227	15,445,511
900,000 to 1,000,000	15,347	14,224,562	18,374	17,523,147	18,647	17,754,258
1,000,000 to 2,000,000	32,935	39,275,341	37,562	50,015,756	41,002	54,302,196
2,000,000 & Over	108,495	37,313,876	6,127	18,500,403	6,795	19,458,684
Total	6,217,857	413,857,903	8,497,619	429,580,676	4,971,611	406,725,371

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.11.1 Advances Classified by Size of Accounts and Gender

Microfinance Banks As on 31st March, 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	2,553,140	14,106,407	715,450	2,770,613	4	12	3,268,594	16,877,032
5,000 to 10,000	18,039	265,797	27,237	407,902	-	-	45,276	673,699
10,000 to 20,000	9,066	203,265	14,093	320,300	-	-	23,159	523,565
20,000 to 25,000	11,749	326,092	15,713	433,941	1	29	27,463	760,062
25,000 to 30,000	32,572	1,136,446	36,004	1,254,713	1	32	68,577	2,391,191
30,000 to 40,000	46,882	2,105,010	28,567	1,261,377	-	-	75,449	3,366,387
40,000 to 50,000	63,683	3,391,991	25,633	1,361,728	2	102	89,318	4,753,820
50,000 to 60,000	67,908	4,296,381	21,014	1,328,710	7	426	88,929	5,625,518
60,000 to 70,000	66,058	4,886,432	17,975	1,331,212	-	-	84,033	6,217,644
70,000 to 80,000	50,826	4,258,093	12,537	1,053,328	3	248	63,366	5,311,670
80,000 to 90,000	52,400	4,987,529	12,978	1,231,633	-	-	65,378	6,219,162
90,000 to 100,000	365,965	51,450,077	108,739	15,465,651	10	1,374	474,714	66,917,102
100,000 to 200,000	186,130	43,481,279	66,097	15,037,593	9	2,093	252,236	58,520,966
200,000 to 300,000	85,118	29,029,238	20,964	7,114,151	2	720	106,084	36,144,109
300,000 to 400,000	49,004	21,888,093	11,403	5,082,396	1	401	60,408	26,970,891
400,000 to 500,000	34,247	18,485,185	7,974	4,309,510	2	1,060	42,223	22,795,755
500,000 to 600,000	23,253	15,011,589	5,440	3,506,150	1	695	28,694	18,518,434
600,000 to 700,000	18,896	14,091,182	4,143	3,086,533	-	-	23,039	17,177,715
700,000 to 800,000	14,951	12,668,998	3,275	2,775,668	1	845	18,227	15,445,511
800,000 to 900,000	15,254	14,521,968	3,392	3,231,318	1	973	18,647	17,754,258
900,000 to 1,000,000	33,626	44,539,503	7,376	9,762,693	-	-	41,002	54,302,196
1,000,000 to 2,000,000	4,483	10,790,015	1,005	2,395,537	-	-	5,488	13,185,552
2,000,000 & Over	1,139	5,577,320	168	695,812	-	-	1,307	6,273,132
Total	3,804,389	321,497,890	1,167,177	85,218,469	45	9,012	4,971,611	406,725,371

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Mar-24			Dec-24			Mar-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	163,330,644	171,538,693	164,358,814	376,167,130	382,527,009	379,049,283	185,107,247	188,090,515	188,099,069
1) Treasury Bills	94,179,643	101,718,570	94,330,855	179,910,528	186,068,103	181,511,993	103,417,052	105,632,814	104,702,773
2) Pakistan Investment Bonds (PIBs)	69,151,001	69,820,123	70,027,959	196,256,602	196,458,906	197,537,290	81,690,195	82,457,701	83,396,296
a. Fixed Rate	37,791,609	38,100,123	37,812,497	21,481,963	21,481,963	22,025,136	36,069,342	36,661,712	37,060,863
b. Floating Rate	31,359,392	31,720,000	32,215,462	174,774,639	174,976,943	175,512,154	45,620,853	45,795,989	46,335,433
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	230,000	230,000	230,000	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,838	255,919	255,838	255,838	255,919	255,838	155,918	155,919	155,918
IX. MUTUAL FUNDS	2,666,701	2,666,701	2,666,701	-	-	-	-	-	-
X. OTHERS	200,000	200,000	204,119	40,000	40,000	40,453	183,333	183,333	183,333
XI. Islamic Banking Products - Investments	4,364,098	4,391,999	4,384,270	6,962,444	6,948,297	7,056,483	6,873,076	6,900,864	7,072,379
a. Government Islamic Securities	4,331,717	4,332,035	4,351,797	6,849,508	6,805,000	6,942,129	6,853,889	6,840,900	7,053,192
1. GOP Ijara Sukuk	4,331,717	4,332,035	4,351,797	6,849,508	6,805,000	6,942,129	6,853,889	6,840,900	7,053,192
a. Variable Rental Rate (VRR)	4,331,717	4,332,035	4,351,797	1,982,853	1,950,000	2,042,594	5,350,975	5,340,900	5,469,669
b. Fixed Rental Rate (FRR)	-	-	-	4,866,655	4,855,000	4,899,535	1,502,914	1,500,000	1,583,523
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	32,381	59,964	32,473	29,603	59,964	31,021	19,187	59,964	19,187
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	32,381	59,964	32,473	29,603	59,964	31,021	19,187	59,964	19,187
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	83,333	83,333	83,333	-	-	-
Total	170,817,281	179,053,312	171,869,742	383,655,412	390,001,225	386,632,057	192,319,574	195,330,631	195,510,699

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication