

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

| Item | Mar-24 | Dec-24 R | Mar-25 P |
|---|----------------------|----------------------|----------------------|
| Assets | 2,321,483,356 | 1,926,392,768 | 1,525,414,269 |
| I. Currency and Deposits | 7,974,578 | 20,477,027 | 9,709,681 |
| 1. Currency | 13,477 | 9,750 | 11,816 |
| 2. Transferable Deposits | 3,372,356 | 4,899,707 | 4,828,941 |
| 3. Restricted/ compulsory deposits | - | - | - |
| 4 Other Deposits | 4,588,745 | 15,567,570 | 4,868,924 |
| II. Securities(other than shares) | 2,037,216,148 | 1,603,619,163 | 1,231,576,256 |
| 1. Short-term | 815,307,938 | 138,413,589 | 37,924,555 |
| 2. Long-term | 1,221,908,210 | 1,465,205,574 | 1,193,651,701 |
| III. Loans extended (Advances)¹ | 182,835,365 | 208,998,199 | 188,555,014 |
| 1. Short-term | 40,878,417 | 68,371,875 | 50,138,977 |
| A) Money at call | - | 1,500,555 | 100,123 |
| B) Reverse Repo | 3,807,194 | 23,431,884 | 4,235,300 |
| C) Bills purchased and discounted | - | - | - |
| D) Other short-term loans | 37,071,223 | 43,439,436 | 45,803,554 |
| 2. Long-term | 141,956,948 | 140,626,324 | 138,416,037 |
| IV. Shares and other equity | 18,391,246 | 21,694,499 | 25,099,279 |
| 1. Quoted | 11,365,906 | 11,480,645 | 12,775,712 |
| 2. Non quoted | 6,967,110 | 8,138,917 | 10,248,630 |
| 3. Investment fund shares | 58,230 | 2,074,937 | 2,074,937 |
| V. Insurance Technical Reserve | - | - | - |
| VI. Financial Derivatives | - | - | - |
| VII. Other accounts receivable | 63,989,429 | 60,096,003 | 57,486,771 |
| 1. Trade credit and advances | - | - | - |
| 2. Others | 63,989,429 | 60,096,003 | 57,486,771 |
| A) Dividends receivable resident sector | 4,328,217 | 4,690 | 3,818,458 |
| B) Settlement accounts resident sector | 985,372 | 1,240,666 | 661,370 |
| C) Items in the process of collection | - | - | - |
| D) Miscellaneous assets residents sector | 58,675,840 | 58,850,647 | 53,006,943 |
| E) Other non- resident accounts receivable | - | - | - |
| VIII. Non-financial assets | 11,076,590 | 11,507,877 | 12,987,268 |
| 1. Produced assets | 10,926,891 | 11,258,768 | 12,735,973 |
| A) Tangible fixed assets | 10,630,290 | 10,938,072 | 12,348,699 |
| a) Dwellings | 4,321,386 | 4,270,108 | 5,653,203 |
| i) Building on freehold land | 484,360 | 426,009 | 695,854 |
| ii) Building on leasehold land | 3,837,026 | 3,844,099 | 4,957,349 |
| b) Other buildings and structures | 2,492,898 | 2,485,129 | 2,485,129 |
| i) Building on freehold land | 36,751 | 36,751 | 36,751 |
| ii) Building on leasehold land | 2,456,147 | 2,448,378 | 2,448,378 |
| c) Machinery and equipment | 2,339,352 | 2,427,643 | 2,434,582 |
| i) Transport equipment | 1,405,563 | 1,414,547 | 1,420,883 |
| ii) Furniture & Fixtures | 341,454 | 326,437 | 326,864 |
| iii) Office equipment | 506,059 | 571,133 | 574,170 |
| iv) Other machinery & equipment | 86,277 | 115,526 | 112,665 |
| d) Other tangible fixed assets n.e.s | 1,476,653 | 1,755,192 | 1,775,785 |
| B) Intangible fixed assets | 296,602 | 320,696 | 387,274 |
| a) Computer software | 296,602 | 320,696 | 387,274 |
| b) Entertainment, literary or artistic originals | - | - | - |
| c) Other intangible fixed assets n.e.s | - | - | - |
| C) Inventories | - | - | - |
| D) Valuables | - | - | - |
| 2. Non-produced assets | 149,699 | 149,699 | 149,699 |
| A) Tangible non-produced assets | 149,699 | 149,699 | 149,699 |
| a) Land | 149,699 | 149,699 | 149,699 |
| i) Land underlying Buildings and structures | 149,699 | 149,699 | 149,699 |
| 1. Freehold land | 147,748 | 147,748 | 147,748 |
| 2. Leasehold land | 1,951 | 1,951 | 1,951 |
| ii) Recreational land | - | - | - |
| iii) Other land n.e.s | - | - | - |
| b) Other tangible non-produced assets n.e.s | - | - | - |
| B) Intangible non-produced assets | - | - | - |
| a) Leases and other transferable contracts | - | - | - |
| b) Purchased goodwill | - | - | - |
| c) Other intangible non-produced assets n.e.s | - | - | - |
| 3. Capital work-in-progress | - | 99,410 | 101,596 |

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

| Item | Mar-24 | Dec-24 R | Mar-25 P |
|---|----------------------|----------------------|----------------------|
| Liabilities | 2,321,483,356 | 1,926,392,770 | 1,525,414,269 |
| I. Deposits² | 61,187,238 | 80,385,909 | 56,857,327 |
| 1. Transferable Deposits | 3,952,534 | 5,773,205 | 5,159,149 |
| 2. Restricted/ compulsory deposits | 105,287 | 190,582 | 180,413 |
| 3. Other deposits | 57,129,417 | 74,422,122 | 51,517,765 |
| II. Securities (other than shares bonds/ debentures etc.) | - | - | - |
| 1. Short-term | - | - | - |
| 2. Long-term | - | - | - |
| III. Loans (Borrowings) | 2,079,111,908 | 1,632,545,771 | 1,241,722,049 |
| 1. Short-term | 1,974,212,050 | 1,135,529,689 | 760,432,096 |
| A) Money at call | 67,666,682 | 90,839,473 | 69,975,450 |
| B) Repurchase agreements (Repo) | 1,784,138,609 | 179,018,435 | 223,681,822 |
| C) Other short-term borrowings | 122,406,758 | 865,671,781 | 466,774,824 |
| 2. Long-term borrowings | 104,899,858 | 497,016,082 | 481,289,953 |
| IV. Financial Derivatives | - | - | - |
| V. Other accounts payable | 54,474,427 | 54,459,123 | 61,535,686 |
| 1. Provision for losses | 20,521,015 | 19,890,811 | 21,460,020 |
| A) Provision for loan losses-Specific | 14,916,857 | 13,380,407 | 14,642,350 |
| B) Provision for loan losses-General | 3,349,433 | 5,412,190 | 5,483,769 |
| C) Provision for other losses | 2,254,725 | 1,098,214 | 1,333,901 |
| 2. Accumulated Depreciation | 2,150,593 | 2,652,600 | 2,438,058 |
| 3. Other accounts payable to other resident Sectors | 31,137,319 | 31,915,712 | 36,587,608 |
| A) Dividends payable | 665,500 | - | 750,000 |
| B) Settlement accounts | 6,940,820 | 3,629,274 | 4,293,239 |
| C) Items in the process of collection | - | - | - |
| D) Miscellaneous liability items | 23,530,999 | 28,286,438 | 31,544,369 |
| a) Suspense account | 7,996,759 | 8,322,765 | 8,641,232 |
| b) Provision for expected costs | - | - | - |
| c) Deferred tax liabilities | (1,316,362) | (15,370) | 663,534 |
| d) Accrued wages | 173,110 | 115,074 | 336,451 |
| e) Accrued rent | - | - | - |
| f) Accrued taxes | 7,680,498 | 9,186,298 | 8,099,125 |
| g) Other miscellaneous liability items | 8,996,994 | 10,677,671 | 13,804,027 |
| 4. Other non- resident accounts payable | 665,500 | - | 1,050,000 |
| A) Dividends payable non-residents | 665,500 | - | 1,050,000 |
| 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 | 126,709,783 | 159,001,967 | 165,299,207 |
| 1. Quoted | - | - | - |
| 2. Non quoted | 78,342,968 | 78,558,408 | 78,558,408 |
| 3. Investment fund shares | - | - | - |
| 4. Retained earnings | 20,690,280 | 22,685,828 | 33,513,358 |
| 5. Current year result | 20,524 | 18,356,273 | 8,262,303 |
| 6. General and special reserve | 25,345,709 | 26,178,370 | 29,213,681 |
| 7. Valuation adjustments | 2,310,302 | 13,223,088 | 15,751,457 |
| IX. Contingencies and Commitments³ | 228,431,904 | 122,037,860 | 108,386,599 |
| 1. Guarantees | 12,741,268 | 14,714,160 | 17,878,691 |
| 2. Commitments | 215,158,047 | 103,725,569 | 86,795,547 |
| A) Letter of Credit | 4,701,882 | 4,628,358 | 6,164,728 |
| B) Forward government Securities Transactions | 3,807,193 | 60,921,159 | 45,778,087 |
| C) Forward lending | 6,998,197 | 4,850,815 | 4,047,590 |
| D) Commitments for acquisition of : | 30,157 | 208,934 | 205,637 |
| i. Fixed assets | 766 | 85,885 | 82,838 |
| ii. Intangible assets | 29,391 | 123,049 | 122,799 |
| E) Other commitments | 199,590,461 | 33,116,303 | 34,647,095 |
| 3. Other contingent liabilities | 532,589 | 3,598,131 | 3,712,361 |

Notes:

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

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

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

8.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

| Profit/Loss Account | Jan-Mar 2024 | Oct-Dec R 2024 | Jan-Mar 2025 P |
|--|-----------------|-------------------|-------------------|
| A. Mark-Up/Return/Interest Earned | 111,402,989 | 122,364,428 | 54,836,630 |
| 1. Loans and advances | 7,105,679 | 7,988,302 | 4,815,993 |
| 2. Investments | 103,647,673 | 112,280,333 | 49,365,578 |
| 3. Lendings to financial institutions | 491,471 | 1,946,322 | 535,295 |
| 4. Balances with banks | 158,166 | 149,461 | 119,764 |
| 5. Income from inter-office lending | - | - | - |
| 6. Other | - | 10 | - |
| B. Mark-Up/Return/Interest Expensed | 113,173,723 | 105,217,723 | 42,422,256 |
| 1. Deposits | 2,417,465 | 2,769,353 | 3,168,798 |
| 2. Borrowings | 110,747,521 | 102,416,692 | 39,223,673 |
| 3. Subordinated debt | - | - | - |
| 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 | 8,480 | 29,667 | 30,198 |
| 6. Expense on inter-office borrowing | 257 | - | - |
| 7. Other | - | 2,011 | (413) |
| I. Net Mark-UP/Return/Interest Income (A - B) | (1,770,734) | 17,146,705 | 12,414,374 |
| C. Non Mark-UP/Return/Interest Income | 5,762,044 | 5,656,607 | 3,289,366 |
| 1. Fee & Commission Income | 208,806 | 397,388 | 133,260 |
| i. Branch banking customer fees | - | - | - |
| ii. Consumer finance related fees | 13,210 | 40,512 | - |
| iii. Card related fees (debit and credit cards) | - | - | - |
| iv. Credit related fees | 124,405 | 158,612 | 67,248 |
| v. Investment banking fee | 53,455 | 27,631 | 20,164 |
| vi. Commission on trade | 383 | - | - |
| vii. Commission on guarantees | 17,353 | 42,885 | 19,670 |
| viii. Commission on cash management | - | - | - |
| ix. Commission on remittances including home remittances | - | - | - |
| x. Commission on utility bills | - | - | - |
| xi. Commission income - Bancassurance | - | - | - |
| xii. Rent on lockers | - | - | - |
| xiii. Commission on investments services | - | 127,748 | 26,178 |
| xiv. Other Commission | - | - | - |
| 2. Dividend Income | 4,747,800 | 4,576,728 | 4,375,519 |
| 3. Foreign exchange income | (55,289) | 14,082 | 31,027 |
| 4. Income from derivatives | - | - | - |
| 5. Gain on securities | 754,626 | 512,049 | (941,899) |
| i. Realised | 692,319 | 298,642 | (965,963) |
| ii. Unrealised - held for trading | 62,307 | 213,407 | 24,064 |
| 6. Other Income | 106,101 | 156,360 | (308,541) |
| i. Rent on property | 98,615 | 133,079 | 101,173 |
| ii. Gain on sale of fixed assets-net | 59 | (5,911) | 5,649 |
| iii. Loss on termination of lease liability against right of use assets | - | 24,360 | - |
| iv. Gain on sale of non banking assets - net | - | - | - |
| v. Other | 7,427 | 4,832 | (415,363) |
| II. Total Income (I + C) | 3,991,310 | 22,803,312 | 15,703,740 |

8.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

| Profit/Loss Account | Jan-Mar 2024 | Oct-Dec R 2024 | Jan-Mar 2025 P |
|--|-----------------|-------------------|-------------------|
| D. Non Mark-UP/Return/Interest Expenses | 1,774,185 | 3,553,842 | 2,601,903 |
| 1. Operating expenses | 1,704,352 | 3,229,025 | 2,373,405 |
| i. Total compensation expense | 1,080,428 | 1,881,236 | 1,523,475 |
| ii. Property expense | 236,343 | 411,159 | 259,459 |
| a. Rent and taxes | 9,021 | 15,443 | 15,511 |
| b. Insurance | 9,476 | 15,050 | 8,465 |
| c. Utilities cost | 33,792 | 41,581 | 24,068 |
| d. Lease rental | - | - | - |
| e. Fuel expense generators | 1,247 | 1,264 | 1,479 |
| f. Security (including guards) | 6,066 | 9,111 | 8,671 |
| g. Repair and maintenance (including janitorial charges) | 59,400 | 179,366 | 79,335 |
| h. Depreciation on right-of-use assets | 44,810 | 86,972 | 84,180 |
| i. Depreciation | 72,531 | 62,372 | 37,750 |
| iii. Information technology expenses | 26,491 | 91,880 | 82,951 |
| iv. Other operating expenses | 361,090 | 844,750 | 507,520 |
| 2. Workers welfare fund | 33,566 | 285,885 | 185,334 |
| 3. Other charges | 36,267 | 38,933 | 43,164 |
| i. Penalties imposed by State Bank of Pakistan | - | 110 | - |
| ii. Penalties imposed by other regulatory bodies (to be specified) | - | - | - |
| iii. Others (to be specified, if material) | 36,267 | 38,823 | 43,164 |
| III. Profit before provisions (II - D) | 2,217,125 | 19,249,470 | 13,101,837 |
| E. Provisions / (reversals) and write offs - net | (581,512) | 471,047 | 127,985 |
| 1. (Reversals) / provisions against balance with Banks | (96) | 1,388 | 6,298 |
| 2. (Reversals) / provisions for diminution in value of investments | 23,940 | 274,242 | (11,185) |
| 3. (Reversals) / provisions against loans & advances | (172,845) | 138,335 | 87,949 |
| 4. (Reversals) / provisions against off balance sheet items | (454,722) | 58,280 | 44,933 |
| 5. Reversals against other assets | 22,211 | (1,198) | (10) |
| 6. Recovery of written off / charged off bad debts | - | - | - |
| F. Extra ordinary / unusual items | 197,485 | - | - |
| IV. Profit Before Taxation (III - E - F) | 2,601,152 | 18,778,423 | 12,973,852 |
| G. Taxation | 863,679 | 5,875,914 | 4,104,620 |
| 1. Current | 2,941,743 | 3,255,429 | 3,226,148 |
| 2. Prior | - | (231,241) | - |
| 3. Deferred | (2,078,064) | 2,851,726 | 878,472 |
| V. Profit After Taxation (IV - G) | 1,737,473 | 12,902,509 | 8,869,232 |
| Notes on Human Resources | | | |
| Number of Employees* | 1,014 | 979 | 977 |
| 1. Permanent | 855 | 857 | 852 |
| a. Male | 729 | 719 | 713 |
| b. Female | 126 | 138 | 139 |
| 2. Contractual | 159 | 122 | 125 |
| a. Male | 136 | 111 | 107 |
| b. Female | 23 | 11 | 18 |

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

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(Thousand Rupees)

| Type of Account | Mar-24 | | Dec-24 | | Mar-25 P | |
|--|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| I. Current Deposits | - | - | - | - | - | - |
| II. Call Deposits | - | - | - | - | - | - |
| III. Other Deposit Accounts | 1 | 25,000 | - | - | - | - |
| IV. Saving Deposits | - | - | - | - | - | - |
| V. Fixed or Term Deposits | 783 | 58,744,708 | 1,135 | 78,442,498 | 977 | 54,525,288 |
| 1) Less Than Three Months | 312 | 17,295,048 | 383 | 23,673,796 | 314 | 9,064,497 |
| 2) For Three Months and Over but Less Than Six Months | 111 | 4,552,679 | 162 | 9,513,155 | 191 | 8,035,971 |
| 3) For Six Months and Over but Less Than One Year | 105 | 6,491,770 | 152 | 18,430,922 | 118 | 18,067,465 |
| 4) For One Year & Over but Less Than Two Years | 243 | 30,304,991 | 425 | 26,679,406 | 341 | 19,012,155 |
| 5) For Two Years & Over but Less Than Three Years | 11 | 220 | - | - | 10 | 200 |
| 6) For Three Years & Over but Less Than Four Years | - | - | 12 | 45,220 | 1 | 45,000 |
| 7) For Four Years & Over but Less Than Five Years | - | - | - | - | - | - |
| 8) For Five Years & Over but Less Than Ten Years | 1 | 100,000 | 1 | 100,000 | 2 | 300,000 |
| 9) For Ten Years and Over | - | - | - | - | - | - |
| Total | 784 | 58,769,708 | 1,135 | 78,442,498 | 977 | 54,525,288 |

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
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 | - | - | - | - | - | - | - | - | - | - |
| II. Call Deposits | - | - | - | - | - | - | - | - | - | - |
| III. Other Deposit Accounts | - | - | - | - | - | - | - | - | - | - |
| IV. Saving Deposits | - | - | - | - | - | - | - | - | - | - |
| V. Fixed or Term Deposits | 204 | 1,315,624 | 110 | 390,221 | 167 | 639,251 | 496 | 52,180,192 | 977 | 54,525,288 |
| 1) Less Than Three Months | 100 | 464,789 | 47 | 151,255 | 54 | 163,299 | 113 | 8,285,154 | 314 | 9,064,497 |
| 2) For Three Months and Over but Less Than Six Months | 35 | 120,293 | 7 | 25,859 | 23 | 101,958 | 126 | 7,787,861 | 191 | 8,035,971 |
| 3) For Six Months and Over but Less Than One Year | 19 | 127,641 | 13 | 26,056 | 20 | 109,772 | 66 | 17,803,996 | 118 | 18,067,465 |
| 4) For One Year & Over but Less Than Two Years | 40 | 602,701 | 43 | 187,051 | 70 | 264,222 | 188 | 17,958,181 | 341 | 19,012,155 |
| 5) For Two Years & Over but Less Than Three Years | 10 | 200 | - | - | - | - | - | - | 10 | 200 |
| 6) For Three Years & Over but Less Than Four Years | - | - | - | - | - | - | 1 | 45,000 | 1 | 45,000 |
| 7) For Four Years & Over but Less Than Five Years | - | - | - | - | - | - | - | - | - | - |
| 8) For Five Years and Over but Less Than Ten Years | - | - | - | - | - | - | 2 | 300,000 | 2 | 300,000 |
| 9) For ten years and over | - | - | - | - | - | - | - | - | - | - |
| Total | 204 | 1,315,624 | 110 | 390,221 | 167 | 639,251 | 496 | 52,180,192 | 977 | 54,525,288 |

9.4 Deposits Distributed by Category

Development

| 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 | 1,621,844 | 1,893,095 | - | - | - | - |
| 1) Official | 1,621,844 | 1,893,095 | - | - | - | - |
| 2) Business | - | - | - | - | - | - |
| 3) Personal | - | - | - | - | - | - |
| 4) Trust Funds and Non Profit Organizations | - | - | - | - | - | - |
| 2. DOMESTIC CONSTITUENTS | 57,147,864 | 76,549,403 | - | - | - | - |
| I. GOVERNMENT | 22,348,515 | 18,515,784 | - | - | - | - |
| A. Federal Government | 21,485,398 | 18,001,395 | - | - | - | - |
| B. Provincial Governments | 863,117 | 514,389 | - | - | - | - |
| C. Local Bodies | - | - | - | - | - | - |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES | 5,536,669 | 16,665,000 | - | - | - | - |
| Agriculture, hunting and forestry | - | - | - | - | - | - |
| Services | - | - | - | - | - | - |
| Utilities | 500,000 | 12,000,000 | - | - | - | - |
| Transport, storage and communications | 4,200,000 | 4,165,000 | - | - | - | - |
| Manufacturing | 836,669 | 500,000 | - | - | - | - |
| Mining and Quarrying | - | - | - | - | - | - |
| Construction | - | - | - | - | - | - |
| Commerce and Trade | - | - | - | - | - | - |
| Others | - | - | - | - | - | - |
| III. NON-BANK FINANCIAL INSTITUTIONS | 7,199,893 | 14,822,026 | - | - | - | - |
| Mutual Funds and AMCs | 5,455,000 | 11,700,000 | - | - | - | - |
| Insurance & Pension Funds | - | 500,000 | - | - | - | - |
| MFIs and DFIs | 902,927 | 1,104,210 | - | - | - | - |
| Stock Exchange & Brokerage Houses | 717,966 | 717,966 | - | - | - | - |
| Modarabas | - | - | - | - | - | - |
| Other NBFIs | 124,000 | 799,850 | - | - | - | - |
| IV. PRIVATE SECTOR (BUSINESS) | 17,339,817 | 18,729,617 | - | - | - | - |
| A. Agriculture, forestry and fishing | 129,510 | 25,000 | - | - | - | - |
| 1. Crop and animal production, hunting and related service activities | 129,510 | 25,000 | - | - | - | - |
| Growing of Wheat, Rice, Sugar Cane & Cotton | - | 25,000 | - | - | - | - |
| 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 | 129,510 | - | - | - | - | - |
| Hunting, trapping and related service activities | - | - | - | - | - | - |
| 02 - Forestry and logging | - | - | - | - | - | - |
| 03 - Fishing and aquaculture | - | - | - | - | - | - |
| B. Mining and quarrying | 4,945,475 | 4,970,412 | - | - | - | - |
| 05 - Mining of coal and lignite | - | - | - | - | - | - |
| 06 - Extraction of crude petroleum and natural gas | - | - | - | - | - | - |
| 07 - Mining of metal ores | - | - | - | - | - | - |
| 08-Other mining and quarrying | 4,945,475 | 4,970,412 | - | - | - | - |
| 09 - Mining support service activities | - | - | - | - | - | - |
| C. Manufacturing | 5,994,172 | 6,248,428 | - | - | - | - |
| 10 - Manufacture of food products | 644,114 | 348,200 | - | - | - | - |
| 11 - Manufacture of beverages | 107,352 | 1,100,600 | - | - | - | - |
| 12 - Manufacture of tobacco products | - | - | - | - | - | - |
| 13 - Manufacture of textiles | 648,757 | 960,071 | - | - | - | - |
| 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 | 548,757 | 860,071 | - | - | - | - |
| Manufacture of carpets and rugs | - | - | - | - | - | - |
| Manufacture of other textiles n.e.c. | 100,000 | 100,000 | - | - | - | - |
| 14 - Manufacture of wearing apparel | - | - | - | - | - | - |
| 15 - Manufacture of leather and related products | - | 25,576 | - | - | - | - |

of Deposit Holders and Type of Accounts

Finance Institutions

(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 | For Ten Years and Over | Sub Total | Total Deposits |
| 2,013,124 | - | - | - | - | - | - | - | 2,013,124 | 2,013,124 |
| 2,013,124 | - | - | - | - | - | - | - | 2,013,124 | 2,013,124 |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| 15,087,344 | 18,067,465 | 19,012,155 | 200 | 45,000 | - | 300,000 | - | 52,512,164 | 52,512,164 |
| 491,421 | 948,682 | 8,523,395 | - | - | - | - | - | 9,963,498 | 9,963,498 |
| - | 650,000 | 8,523,395 | - | - | - | - | - | 9,173,395 | 9,173,395 |
| 491,421 | 298,682 | - | - | - | - | - | - | 790,103 | 790,103 |
| - | - | - | - | - | - | - | - | - | - |
| - | 1,650,000 | 3,515,000 | - | - | - | - | - | 5,165,000 | 5,165,000 |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | 1,650,000 | 3,015,000 | - | - | - | - | - | 4,665,000 | 4,665,000 |
| - | - | 500,000 | - | - | - | - | - | 500,000 | 500,000 |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| 148,001 | 12,230,710 | 1,823,302 | - | 45,000 | - | 200,000 | - | 14,447,013 | 14,447,013 |
| 1 | 11,700,000 | - | - | - | - | - | - | 11,700,001 | 11,700,001 |
| - | 500,000 | - | - | - | - | - | - | 500,000 | 500,000 |
| - | 30,710 | 73,500 | - | - | - | - | - | 104,210 | 104,210 |
| - | - | 861,952 | - | - | - | - | - | 861,952 | 861,952 |
| - | - | - | - | - | - | - | - | - | - |
| 148,000 | - | 887,850 | - | 45,000 | - | 200,000 | - | 1,280,850 | 1,280,850 |
| 11,084,862 | 1,098,295 | 3,698,647 | - | - | - | 100,000 | - | 15,981,804 | 15,981,804 |
| 25,742 | - | - | - | - | - | - | - | 25,742 | 25,742 |
| 25,742 | - | - | - | - | - | - | - | 25,742 | 25,742 |
| 25,742 | - | - | - | - | - | - | - | 25,742 | 25,742 |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| 4,385,000 | 118,056 | - | - | - | - | - | - | 4,503,056 | 4,503,056 |
| - | - | - | - | - | - | - | - | - | - |
| - | 118,056 | - | - | - | - | - | - | 118,056 | 118,056 |
| - | - | - | - | - | - | - | - | - | - |
| 4,385,000 | - | - | - | - | - | - | - | 4,385,000 | 4,385,000 |
| - | - | - | - | - | - | - | - | - | - |
| 3,612,580 | 686,633 | 1,478,973 | - | - | - | 100,000 | - | 5,878,186 | 5,878,186 |
| 65,030 | 25,000 | 100,000 | - | - | - | - | - | 190,030 | 190,030 |
| 600,600 | - | - | - | - | - | - | - | 600,600 | 600,600 |
| - | - | - | - | - | - | - | - | - | - |
| 1,070,587 | 10,930 | 10,000 | - | - | - | 100,000 | - | 1,191,517 | 1,191,517 |
| 103,125 | - | - | - | - | - | - | - | 103,125 | 103,125 |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| 959,140 | 10,930 | 10,000 | - | - | - | - | - | 980,070 | 980,070 |
| - | - | - | - | - | - | - | - | - | - |
| 8,322 | - | - | - | - | - | 100,000 | - | 108,322 | 108,322 |
| - | - | - | - | - | - | - | - | - | - |
| 26,400 | - | - | - | - | - | - | - | 26,400 | 26,400 |

9.4 Deposits Distributed by Category

Development

| 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 | - | - | - | - | - | - |
| Manufacture of luggage, handbags and the like, saddlery and harness | - | - | - | - | - | - |
| Manufacture of footwear | - | 25,576 | - | - | - | - |
| a. Leather wear | - | - | - | - | - | - |
| b. Rubber and Plastic wear | - | 25,576 | - | - | - | - |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | - | - | - | - | - | - |
| 17 - Manufacture of paper and paper products | - | - | - | - | - | - |
| 18 - Printing and reproduction of recorded media | 354,781 | 442,403 | - | - | - | - |
| Printing and other service activities related to printing | 152,366 | 147,062 | - | - | - | - |
| Reproduction of recorded media | 202,415 | 295,341 | - | - | - | - |
| 19 - Manufacture of coke and refined petroleum products | 25,500 | 18,000 | - | - | - | - |
| 20 - Manufacture of chemicals and chemical products | 1,322,944 | 1,629,630 | - | - | - | - |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 299,725 | 393,768 | - | - | - | - |
| 22 - Manufacture of rubber and plastics products | 1,500,000 | 100,000 | - | - | - | - |
| 23 - Manufacture of other non-metallic mineral products | - | - | - | - | - | - |
| 24 - Manufacture of basic metals | - | - | - | - | - | - |
| 25. Manufacture of fabricated metal products, except machinery and equipment | 75,000 | 100,000 | - | - | - | - |
| 26 - Manufacture of computer, electronic and optical products | 600,000 | 632,147 | - | - | - | - |
| 27 - Manufacture of electrical equipment | - | - | - | - | - | - |
| 28 - Manufacture of machinery and equipment | 38,498 | 25,455 | - | - | - | - |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers | 377,501 | 472,578 | - | - | - | - |
| 30 - Manufacture of other transport equipment | - | - | - | - | - | - |
| 31 - Manufacture of furniture | - | - | - | - | - | - |
| 32. Other manufacturing | - | - | - | - | - | - |
| Manufacture of jewellery and related articles | - | - | - | - | - | - |
| Manufacture of imitation jewellery and related articles | - | - | - | - | - | - |
| Manufacture of musical instruments | - | - | - | - | - | - |
| Manufacture of sports goods | - | - | - | - | - | - |
| Manufacture of games and toys | - | - | - | - | - | - |
| Manufacture of medical and dental instruments and supplies | - | - | - | - | - | - |
| Manufacture of Handicrafts | - | - | - | - | - | - |
| Other manufacturing n.e.c. | - | - | - | - | - | - |
| 33 - Repair and installation of machinery and equipment | - | - | - | - | - | - |
| D. Electricity, gas, steam and air conditioning supply | 3,424,350 | 4,578,724 | - | - | - | - |
| Electric power generation, transmission and distribution | 3,424,350 | 1,996,028 | - | - | - | - |
| a) Hydal | - | - | - | - | - | - |
| b) Thermal | 1,900,000 | - | - | - | - | - |
| c) Coal Based | - | - | - | - | - | - |
| d) Wind | - | - | - | - | - | - |
| e) Solar | 15,235 | 23,550 | - | - | - | - |
| f) Other | 1,509,115 | 1,972,478 | - | - | - | - |
| Manufacture of gas; distribution of gaseous fuels through mains | - | 2,582,696 | - | - | - | - |
| Steam and air conditioning supply | - | - | - | - | - | - |
| E. Water supply; sewerage, waste management and remediation activities | - | - | - | - | - | - |
| 36 - Water collection, treatment and supply | - | - | - | - | - | - |
| 37 - Sewerage | - | - | - | - | - | - |
| 38 - Waste collection, treatment and disposal activities; materials recovery | - | - | - | - | - | - |
| 39 - Remediation activities and other waste management services | - | - | - | - | - | - |
| F. Construction | - | - | - | - | - | - |
| 41 - Construction of buildings | - | - | - | - | - | - |
| 42 - Civil engineering | - | - | - | - | - | - |
| 43 - Specialized construction activities | - | - | - | - | - | - |

Finance Institutions

Mar-25 P

231

9.4 Deposits Distributed by Category

Development

| 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 | 120,000 | 20,000 | - | - | - | - |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles | - | - | - | - | - | - |
| 46 - Wholesale trade, except of motor vehicles and motorcycles | 120,000 | 20,000 | - | - | - | - |
| 47 - Retail trade, except of motor vehicles and motorcycles | - | - | - | - | - | - |
| H. Transportation and storage | 374,000 | 132,105 | - | - | - | - |
| 49 - Land transport and transport via pipelines | - | 108,105 | - | - | - | - |
| 50 - Water transport | - | - | - | - | - | - |
| 51 - Air transport | - | - | - | - | - | - |
| 52 - Warehousing and support activities for transportation | 374,000 | 24,000 | - | - | - | - |
| 53 - Courier activities other than national post activities | - | - | - | - | - | - |
| I. Accommodation and food service activities | 103,000 | 2,000 | - | - | - | - |
| 55 - Accommodation | 103,000 | 2,000 | - | - | - | - |
| 56 - Food and beverage service activities | - | - | - | - | - | - |
| J. Information and communication | 736,110 | 420,961 | - | - | - | - |
| 58 - Publishing activities | - | - | - | - | - | - |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | - | - | - | - | - | - |
| 60 - Programming and broadcasting activities | - | - | - | - | - | - |
| 61 - Telecommunications | 322,322 | 144,658 | - | - | - | - |
| 62 - Computer programming, consultancy and related activities | 260,547 | 90,000 | - | - | - | - |
| 63 - Information service activities | 153,241 | 186,303 | - | - | - | - |
| K. Real estate activities | 1,469 | 20,889 | - | - | - | - |
| L. Professional, scientific and technical activities | 187,251 | 240,282 | - | - | - | - |
| 69 - Legal and accounting activities | - | - | - | - | - | - |
| 70 - Activities of head offices; management consultancy activities | 122,251 | 139,282 | - | - | - | - |
| 71 - Architectural and engineering activities; technical testing and analysis | - | - | - | - | - | - |
| 72 - Scientific research and development | - | - | - | - | - | - |
| 73 - Advertising and market research | - | - | - | - | - | - |
| 74 - Other professional, scientific and technical activities | 65,000 | 101,000 | - | - | - | - |
| 75 - Veterinary activities | - | - | - | - | - | - |
| M. Administrative and support service activities | 275,000 | 53,250 | - | - | - | - |
| 77 - Rental and leasing activities | - | - | - | - | - | - |
| 78 - Employment activities | - | - | - | - | - | - |
| 79 - Travel agency, tour operator, reservation service and related activities | - | - | - | - | - | - |
| 80 - Security and investigation activities | - | - | - | - | - | - |
| 81. Services to buildings and landscape activities | 275,000 | 53,250 | - | - | - | - |
| 82 - Office administrative, office support and other business support activities | - | - | - | - | - | - |
| N. Education | 947,416 | 1,957,817 | - | - | - | - |
| O. Human health and social work activities | 100,000 | 59,748 | - | - | - | - |
| 86 - Human health activities | 100,000 | 59,748 | - | - | - | - |
| 87 - Residential care activities | - | - | - | - | - | - |
| 88. Social work activities with and without accommodation | - | - | - | - | - | - |
| P. Arts, entertainment and recreation | - | - | - | - | - | - |
| Q. Other service activities | 2,064 | - | - | - | - | - |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS | 1,735,854 | 2,874,950 | - | - | - | - |
| A. Private Trusts and Non-profit Organizations | 1,387,292 | 2,466,634 | - | - | - | - |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs) | 348,562 | 408,316 | - | - | - | - |
| VI. PERSONAL | 2,986,616 | 3,041,526 | - | - | - | - |
| A. Salaried persons | 1,483,283 | 1,468,703 | - | - | - | - |
| B. Self-employed | 505,381 | 562,622 | - | - | - | - |
| C. Other Personal | 997,952 | 1,010,201 | - | - | - | - |
| VII. OTHER | 500 | 1,900,500 | - | - | - | - |
| Total | 58,769,708 | 78,442,498 | - | - | - | - |

of Deposit Holders and Type of Accounts

Finance Institutions

(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 | For Ten Years and Over | Sub Total | Total Deposits |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| 40,510 | 42,000 | 50,000 | - | - | - | - | - | 132,510 | 132,510 |
| 16,510 | 42,000 | 50,000 | - | - | - | - | - | 108,510 | 108,510 |
| - | - | - | - | - | - | - | - | - | - |
| 24,000 | - | - | - | - | - | - | - | 24,000 | 24,000 |
| - | - | - | - | - | - | - | - | - | - |
| 2,000 | - | - | - | - | - | - | - | 2,000 | 2,000 |
| 2,000 | - | - | - | - | - | - | - | 2,000 | 2,000 |
| - | - | - | - | - | - | - | - | - | - |
| 118,000 | 215,106 | 231,303 | - | - | - | - | - | 564,409 | 564,409 |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | 125,106 | 45,000 | - | - | - | - | - | 170,106 | 170,106 |
| 118,000 | 90,000 | - | - | - | - | - | - | 208,000 | 208,000 |
| - | - | 186,303 | - | - | - | - | - | 186,303 | 186,303 |
| 26,663 | - | - | - | - | - | - | - | 26,663 | 26,663 |
| 104,035 | - | 88,739 | - | - | - | - | - | 192,774 | 192,774 |
| - | - | - | - | - | - | - | - | - | - |
| - | - | 88,739 | - | - | - | - | - | 88,739 | 88,739 |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| 104,035 | - | - | - | - | - | - | - | 104,035 | 104,035 |
| - | - | - | - | - | - | - | - | - | - |
| 23,075 | - | - | - | - | - | - | - | 23,075 | 23,075 |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| 23,075 | - | - | - | - | - | - | - | 23,075 | 23,075 |
| - | - | - | - | - | - | - | - | - | - |
| 176,712 | 20,215 | 1,849,632 | - | - | - | - | - | 2,046,559 | 2,046,559 |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - |
| 435,607 | 1,876,309 | 397,837 | - | - | - | - | - | 2,709,753 | 2,709,753 |
| 279,527 | 1,676,309 | 377,753 | - | - | - | - | - | 2,333,589 | 2,333,589 |
| 156,080 | 200,000 | 20,084 | - | - | - | - | - | 376,164 | 376,164 |
| 1,027,453 | 263,469 | 1,030,508 | 200 | - | - | - | - | 2,321,630 | 2,321,630 |
| 487,292 | 117,028 | 279,902 | 200 | - | - | - | - | 884,422 | 884,422 |
| 68,633 | 98,274 | 95,561 | - | - | - | - | - | 262,468 | 262,468 |
| 471,528 | 48,167 | 655,045 | - | - | - | - | - | 1,174,740 | 1,174,740 |
| 1,900,000 | - | 23,466 | - | - | - | - | - | 1,923,466 | 1,923,466 |
| 17,100,468 | 18,067,465 | 19,012,155 | 200 | 45,000 | - | 300,000 | - | 54,525,288 | 54,525,288 |

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions 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 |
| 1. FOREIGN CONSTITUENTS | - | - | - | - | - | - | 8 | 2,013,124 | 8 | 2,013,124 |
| 1) Official | - | - | - | - | - | - | 8 | 2,013,124 | 8 | 2,013,124 |
| 2) Business | - | - | - | - | - | - | - | - | - | - |
| 3) Personal | - | - | - | - | - | - | - | - | - | - |
| 4) Trust Funds and Non Profit Organizations | - | - | - | - | - | - | - | - | - | - |
| 2. DOMESTIC CONSTITUENTS | 204 | 1,315,624 | 110 | 390,221 | 167 | 639,251 | 488 | 50,167,067 | 969 | 52,512,163 |
| I. GOVERNMENT | - | - | - | - | - | - | 26 | 9,963,498 | 26 | 9,963,498 |
| A. Federal Government | - | - | - | - | - | - | 20 | 9,173,395 | 20 | 9,173,395 |
| B. Provincial Governments | - | - | - | - | - | - | 6 | 790,103 | 6 | 790,103 |
| C. Local Bodies | - | - | - | - | - | - | - | - | - | - |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES | - | - | - | - | - | - | 33 | 5,165,000 | 33 | 5,165,000 |
| Agriculture, hunting and forestry | - | - | - | - | - | - | - | - | - | - |
| Services | - | - | - | - | - | - | - | - | - | - |
| Utilities | - | - | - | - | - | - | 1 | - | 1 | - |
| Transport, storage and communications | - | - | - | - | - | - | 28 | 4,665,000 | 28 | 4,665,000 |
| Manufacturing | - | - | - | - | - | - | 4 | 500,000 | 4 | 500,000 |
| Mining and Quarrying | - | - | - | - | - | - | - | - | - | - |
| Construction | - | - | - | - | - | - | - | - | - | - |
| Commerce and Trade | - | - | - | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - | - | - | - |
| III. NON-BANK FINANCIAL INSTITUTIONS | - | - | - | - | - | - | 62 | 14,447,012 | 62 | 14,447,012 |
| Mutual Funds and AMC's | - | - | - | - | - | - | 36 | 11,700,000 | 36 | 11,700,000 |
| Insurance & Pension Funds | - | - | - | - | - | - | 2 | 500,000 | 2 | 500,000 |
| MFIs and DFIs | - | - | - | - | - | - | 12 | 104,210 | 12 | 104,210 |
| Stock Exchange & Brokerage Houses | - | - | - | - | - | - | 3 | 861,952 | 3 | 861,952 |
| Modarabas | - | - | - | - | - | - | - | - | - | - |
| Other NBFIs | - | - | - | - | - | - | 9 | 1,280,850 | 9 | 1,280,850 |
| IV. PRIVATE SECTOR (BUSINESS) | - | - | - | - | - | - | 263 | 15,981,804 | 263 | 15,981,804 |
| A. Agriculture, forestry and fishing | - | - | - | - | - | - | 1 | 25,742 | 1 | 25,742 |
| 1. Crop and animal production, hunting and related service activities | - | - | - | - | - | - | 1 | 25,742 | 1 | 25,742 |
| Growing of Wheat, Rice, Sugar Cane & Cotton | - | - | - | - | - | - | 1 | 25,742 | 1 | 25,742 |
| Growing of tropical, subtropical, pome and stone fruits & vegetables | - | - | - | - | - | - | - | - | - | - |
| Growing of other fruits, vegetables and crops | - | - | - | - | - | - | - | - | - | - |
| Raising of livestock and other related activities | - | - | - | - | - | - | - | - | - | - |
| Other agricultural support activities | - | - | - | - | - | - | - | - | - | - |
| Hunting, trapping and related service activities | - | - | - | - | - | - | - | - | - | - |
| 02 - Forestry and logging | - | - | - | - | - | - | - | - | - | - |
| 03 - Fishing and aquaculture | - | - | - | - | - | - | - | - | - | - |
| B. Mining and quarrying | - | - | - | - | - | - | 7 | 4,503,056 | 7 | 4,503,056 |
| 05 - Mining of coal and lignite | - | - | - | - | - | - | - | - | - | - |
| 06 - Extraction of crude petroleum and natural gas | - | - | - | - | - | - | 2 | 118,056 | 2 | 118,056 |
| 07 - Mining of metal ores | - | - | - | - | - | - | - | - | - | - |
| 08-Other mining and quarrying | - | - | - | - | - | - | 5 | 4,385,000 | 5 | 4,385,000 |
| 09 - Mining support service activities | - | - | - | - | - | - | - | - | - | - |
| C. Manufacturing | - | - | - | - | - | - | 155 | 5,878,186 | 155 | 5,878,186 |
| 10 - Manufacture of food products | - | - | - | - | - | - | 10 | 190,030 | 10 | 190,030 |
| 11 - Manufacture of beverages | - | - | - | - | - | - | 3 | 600,600 | 3 | 600,600 |
| 12 - Manufacture of tobacco products | - | - | - | - | - | - | - | - | - | - |
| 13 - Manufacture of textiles | - | - | - | - | - | - | 48 | 1,191,517 | 48 | 1,191,517 |
| Preparation and spinning of textile fibres | - | - | - | - | - | - | 2 | 103,125 | 2 | 103,125 |
| Weaving of textiles | - | - | - | - | - | - | - | - | - | - |
| Finishing of textiles | - | - | - | - | - | - | - | - | - | - |
| Manufacture of knitted and crocheted fabrics | - | - | - | - | - | - | - | - | - | - |
| Manufacture of made-up textile articles, except apparel | - | - | - | - | - | - | 44 | 980,070 | 44 | 980,070 |
| Manufacture of carpets and rugs | - | - | - | - | - | - | - | - | - | - |
| Manufacture of other textiles n.e.c. | - | - | - | - | - | - | 2 | 108,322 | 2 | 108,322 |
| 14 - Manufacture of wearing apparel | - | - | - | - | - | - | - | - | - | - |
| 15 - Manufacture of leather and related products | - | - | - | - | - | - | 1 | 26,400 | 1 | 26,400 |

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions 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 | - | - | - | - | - | - | - | - | - | - |
| Manufacture of luggage, handbags and the like, | - | - | - | - | - | - | - | - | - | - |
| saddlery and harness | - | - | - | - | - | - | - | - | - | - |
| Manufacture of footwear | - | - | - | - | - | - | 1 | 26,400 | 1 | 26,400 |
| a. Leather wear | - | - | - | - | - | - | - | - | - | - |
| b. Rubber and Plastic wear | - | - | - | - | - | - | 1 | 26,400 | 1 | 26,400 |
| 16 - Manufacture of wood and of products of wood and | - | - | - | - | - | - | - | - | - | - |
| cork, except furniture; manufacture of articles of straw and | - | - | - | - | - | - | - | - | - | - |
| plaiting materials | - | - | - | - | - | - | - | - | - | - |
| 17 - Manufacture of paper and paper products | - | - | - | - | - | - | - | - | - | - |
| 18 - Printing and reproduction of recorded media | - | - | - | - | - | - | 39 | 473,390 | 39 | 473,390 |
| Printing and other service activities related to printing | - | - | - | - | - | - | 23 | 173,899 | 23 | 173,899 |
| Reproduction of recorded media | - | - | - | - | - | - | 16 | 299,491 | 16 | 299,491 |
| 19 - Manufacture of coke and refined petroleum products | - | - | - | - | - | - | 1 | 18,000 | 1 | 18,000 |
| 20 - Manufacture of chemicals and chemical products | - | - | - | - | - | - | 12 | 1,923,433 | 12 | 1,923,433 |
| 21 - Manufacture of basic pharmaceutical products and | - | - | - | - | - | - | - | - | - | - |
| pharmaceutical preparations | - | - | - | - | - | - | 5 | 304,012 | 5 | 304,012 |
| 22 - Manufacture of rubber and plastics products | - | - | - | - | - | - | 3 | - | 3 | - |
| 23 - Manufacture of other non-metallic mineral products | - | - | - | - | - | - | - | - | - | - |
| 24 - Manufacture of basic metals | - | - | - | - | - | - | - | - | - | - |
| 25. Manufacture of fabricated metal products, except | - | - | - | - | - | - | - | - | - | - |
| machinery and equipment | - | - | - | - | - | - | 2 | 100,000 | 2 | 100,000 |
| 26 - Manufacture of computer, electronic and optical | - | - | - | - | - | - | 5 | 632,980 | 5 | 632,980 |
| 27 - Manufacture of electrical equipment | - | - | - | - | - | - | - | - | - | - |
| 28 - Manufacture of machinery and equipment | - | - | - | - | - | - | 5 | 21,422 | 5 | 21,422 |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers | - | - | - | - | - | - | 21 | 396,402 | 21 | 396,402 |
| 30 - Manufacture of other transport equipment | - | - | - | - | - | - | - | - | - | - |
| 31 - Manufacture of furniture | - | - | - | - | - | - | - | - | - | - |
| 32. Other manufacturing | - | - | - | - | - | - | - | - | - | - |
| Manufacture of jewellery and related articles | - | - | - | - | - | - | - | - | - | - |
| Manufacture of imitation jewellery and related articles | - | - | - | - | - | - | - | - | - | - |
| Manufacture of musical instruments | - | - | - | - | - | - | - | - | - | - |
| Manufacture of sports goods | - | - | - | - | - | - | - | - | - | - |
| Manufacture of games and toys | - | - | - | - | - | - | - | - | - | - |
| Manufacture of medical and dental instruments and | - | - | - | - | - | - | - | - | - | - |
| Manufacture of Handicrafts | - | - | - | - | - | - | - | - | - | - |
| Other manufacturing n.e.c. | - | - | - | - | - | - | - | - | - | - |
| 33 - Repair and installation of machinery and equipment | - | - | - | - | - | - | - | - | - | - |
| D. Electricity, gas, steam and air conditioning supply | - | - | - | - | - | - | 11 | 2,586,830 | 11 | 2,586,830 |
| Electric power generation, transmission and distribution | - | - | - | - | - | - | 3 | 1,017,382 | 3 | 1,017,382 |
| a) Hydal | - | - | - | - | - | - | - | - | - | - |
| b) Thermal | - | - | - | - | - | - | - | - | - | - |
| c) Coal Based | - | - | - | - | - | - | 1 | 1,000,000 | 1 | 1,000,000 |
| d) Wind | - | - | - | - | - | - | - | - | - | - |
| e) Solar | - | - | - | - | - | - | 2 | 17,382 | 2 | 17,382 |
| f) Other | - | - | - | - | - | - | - | - | - | - |
| Manufacture of gas; distribution of gaseous fuels through | - | - | - | - | - | - | - | - | - | - |
| mains | - | - | - | - | - | - | 8 | 1,569,448 | 8 | 1,569,448 |
| Steam and air conditioning supply | - | - | - | - | - | - | - | - | - | - |
| E. Water supply; sewerage, waste management and | - | - | - | - | - | - | - | - | - | - |
| remediation activities | - | - | - | - | - | - | - | - | - | - |
| 36 - Water collection, treatment and supply | - | - | - | - | - | - | - | - | - | - |
| 37 - Sewerage | - | - | - | - | - | - | - | - | - | - |
| 38 - Waste collection, treatment and disposal activities; | - | - | - | - | - | - | - | - | - | - |
| materials recovery | - | - | - | - | - | - | - | - | - | - |
| 39 - Remediation activities and other waste management | - | - | - | - | - | - | - | - | - | - |
| services | - | - | - | - | - | - | - | - | - | - |
| F. Construction | - | - | - | - | - | - | - | - | - | - |
| 41 - Construction of buildings | - | - | - | - | - | - | - | - | - | - |
| 42 - Civil engineering | - | - | - | - | - | - | - | - | - | - |
| 43 - Specialized construction activities | - | - | - | - | - | - | - | - | - | - |

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 31st 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 | - | - | - | - | - | - | 1 | - | 1 | - |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles | - | - | - | - | - | - | - | - | - | - |
| 46 - Wholesale trade, except of motor vehicles and motorcycle | - | - | - | - | - | - | 1 | - | 1 | - |
| 47 - Retail trade, except of motor vehicles and motorcycles | - | - | - | - | - | - | - | - | - | - |
| H. Transportation and storage | - | - | - | - | - | - | 10 | 132,510 | 10 | 132,510 |
| 49 - Land transport and transport via pipelines | - | - | - | - | - | - | 3 | 108,510 | 3 | 108,510 |
| 50 - Water transport | - | - | - | - | - | - | - | - | - | - |
| 51 - Air transport | - | - | - | - | - | - | - | - | - | - |
| 52 - Warehousing and support activities for transportation | - | - | - | - | - | - | 7 | 24,000 | 7 | 24,000 |
| 53 - Courier activities other than national post activities | - | - | - | - | - | - | - | - | - | - |
| I. Accommodation and food service activities | - | - | - | - | - | - | 1 | 2,000 | 1 | 2,000 |
| 55 - Accommodation | - | - | - | - | - | - | 1 | 2,000 | 1 | 2,000 |
| 56 - Food and beverage service activities | - | - | - | - | - | - | - | - | - | - |
| J. Information and communication | - | - | - | - | - | - | 9 | 564,409 | 9 | 564,409 |
| 58 - Publishing activities | - | - | - | - | - | - | - | - | - | - |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | - | - | - | - | - | - | - | - | - | - |
| 60 - Programming and broadcasting activities | - | - | - | - | - | - | - | - | - | - |
| 61 - Telecommunications | - | - | - | - | - | - | 2 | 170,106 | 2 | 170,106 |
| 62 - Computer programming, consultancy and related activities | - | - | - | - | - | - | 6 | 208,000 | 6 | 208,000 |
| 63 - Information service activities | - | - | - | - | - | - | 1 | 186,303 | 1 | 186,303 |
| K. Real estate activities | - | - | - | - | - | - | 5 | 26,663 | 5 | 26,663 |
| L. Professional, scientific and technical activities | - | - | - | - | - | - | 12 | 192,774 | 12 | 192,774 |
| 69 - Legal and accounting activities | - | - | - | - | - | - | - | - | - | - |
| 70 - Activities of head offices; management consultancy activities | - | - | - | - | - | - | 8 | 88,739 | 8 | 88,739 |
| 71 - Architectural and engineering activities; technical testing and analysis | - | - | - | - | - | - | - | - | - | - |
| 72 - Scientific research and development | - | - | - | - | - | - | - | - | - | - |
| 73 - Advertising and market research | - | - | - | - | - | - | - | - | - | - |
| 74 - Other professional, scientific and technical activities | - | - | - | - | - | - | 4 | 104,035 | 4 | 104,035 |
| 75 - Veterinary activities | - | - | - | - | - | - | - | - | - | - |
| M. Administrative and support service activities | - | - | - | - | - | - | 2 | 23,075 | 2 | 23,075 |
| 77 - Rental and leasing activities | - | - | - | - | - | - | 1 | - | 1 | - |
| 78 - Employment activities | - | - | - | - | - | - | - | - | - | - |
| 79 - Travel agency, tour operator, reservation service and related activities | - | - | - | - | - | - | - | - | - | - |
| 80 - Security and investigation activities | - | - | - | - | - | - | - | - | - | - |
| 81 - Services to buildings and landscape activities | - | - | - | - | - | - | 1 | 23,075 | 1 | 23,075 |
| 82 - Office administrative, office support and other business support activities | - | - | - | - | - | - | - | - | - | - |
| N. Education | - | - | - | - | - | - | 48 | 2,046,559 | 48 | 2,046,559 |
| O. Human health and social work activities | - | - | - | - | - | - | 1 | - | 1 | - |
| 86 - Human health activities | - | - | - | - | - | - | 1 | - | 1 | - |
| 87 - Residential care activities | - | - | - | - | - | - | - | - | - | - |
| 88. Social work activities with and without accommodation | - | - | - | - | - | - | - | - | - | - |
| P. Arts, entertainment and recreation | - | - | - | - | - | - | - | - | - | - |
| Q. Other service activities | - | - | - | - | - | - | - | - | - | - |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS | - | - | - | - | - | - | 103 | 2,709,753 | 103 | 2,709,753 |
| A. Private Trusts and Non-profit Organizations | - | - | - | - | - | - | 85 | 2,333,589 | 85 | 2,333,589 |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs) | - | - | - | - | - | - | 18 | 376,164 | 18 | 376,164 |
| VI. PERSONAL | 202 | 1,292,158 | 110 | 390,221 | 167 | 639,251 | - | - | 479 | 2,321,630 |
| A. Salaried persons | 148 | 577,663 | 48 | 175,429 | 53 | 131,330 | - | - | 249 | 884,422 |
| B. Self employed | 4 | 100,000 | 3 | 11,994 | 8 | 150,474 | - | - | 15 | 262,468 |
| C. Other Personal | 50 | 614,495 | 59 | 202,798 | 106 | 357,447 | - | - | 215 | 1,174,740 |
| VII. OTHER | 2 | 23,466 | - | - | - | - | 1 | 1,900,000 | 3 | 1,923,466 |
| Total | 204 | 1,315,624 | 110 | 390,221 | 167 | 639,251 | 496 | 52,180,191 | 977 | 54,525,287 |

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

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

| Provinces/Regions | Category | Mar-24 | | | Dec-24 | | | Mar-25 P | | |
|--------------------|------------------|--------|--------|--------|--------|--------|--------|----------|--------|--------|
| | | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban | Total |
| Overall | Foreign | - | 1,341 | 1,341 | - | 1,893 | 1,893 | - | 2,013 | 2,013 |
| | Govt. | - | 14,579 | 14,579 | - | 18,516 | 18,516 | - | 9,963 | 9,963 |
| | NFPSEs | - | 6,537 | 6,537 | - | 16,665 | 16,665 | - | 5,165 | 5,165 |
| | NBFCs & Fin Aux. | - | 2,209 | 2,209 | - | 14,822 | 14,822 | - | 14,447 | 14,447 |
| | Private Sector | - | 15,842 | 15,842 | - | 18,730 | 18,730 | - | 15,982 | 15,982 |
| | Trust Fund | - | 1,731 | 1,731 | - | 2,875 | 2,875 | - | 2,710 | 2,710 |
| | Personal | - | 2,815 | 2,815 | - | 3,042 | 3,042 | - | 2,322 | 2,322 |
| | Others | - | 1 | 1 | - | 1,901 | 1,901 | - | 1,923 | 1,923 |
| | Total | - | 45,053 | 45,053 | - | 78,442 | 78,442 | - | 54,525 | 54,525 |
| Punjab | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | - | - | - | - | - | - | - | - | - |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | - | - | - | - | - | - | - | - | - |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | - | - | - | - | - | - | - | - | - |
| Sindh | Foreign | - | 1,341 | 1,341 | - | 1,893 | 1,893 | - | 2,013 | 2,013 |
| | Govt. | - | 11,524 | 11,524 | - | 15,496 | 15,496 | - | 8,357 | 8,357 |
| | NFPSEs | - | 6,537 | 6,537 | - | 16,665 | 16,665 | - | 5,165 | 5,165 |
| | NBFCs & Fin Aux. | - | 2,209 | 2,209 | - | 14,173 | 14,173 | - | 13,559 | 13,559 |
| | Private Sector | - | 15,107 | 15,107 | - | 17,112 | 17,112 | - | 14,260 | 14,260 |
| | Trust Fund | - | 1,484 | 1,484 | - | 2,590 | 2,590 | - | 2,425 | 2,425 |
| | Personal | - | 2,815 | 2,815 | - | 3,042 | 3,042 | - | 2,322 | 2,322 |
| | Others | - | 1 | 1 | - | 1 | 1 | - | 23 | 23 |
| | Total | - | 41,017 | 41,017 | - | 70,971 | 70,971 | - | 48,124 | 48,124 |
| Khyber Pakhtunkhwa | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | - | - | - | - | - | - | - | - | - |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | - | - | - | - | - | - | - | - | - |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | - | - | - | - | - | - | - | - | - |
| Balochistan | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | - | - | - | - | - | - | - | - | - |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | - | - | - | - | - | - | - | - | - |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | - | - | - | - | - | - | - | - | - |
| Islamabad | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | 3,055 | 3,055 | - | 3,020 | 3,020 | - | 1,606 | 1,606 |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | 649 | 649 | - | 888 | 888 |
| | Private Sector | - | 734 | 734 | - | 1,618 | 1,618 | - | 1,722 | 1,722 |
| | Trust Fund | - | 246 | 246 | - | 285 | 285 | - | 285 | 285 |
| | Personal | - | - | - | - | - | - | - | - | - |
| | Others | - | - | - | - | 1,900 | 1,900 | - | 1,900 | 1,900 |
| | Total | - | 4,036 | 4,036 | - | 7,472 | 7,472 | - | 6,401 | 6,401 |

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

| Provinces/Regions | Category | 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 | - | - | - | - | - | - | - | - | - |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | - | - | - | - | - | - | - | - | - |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | - | - | - | - | - | - | - | - | - |
| AJK | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | - | - | - | - | - | - | - | - | - |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | - | - | - | - | - | - | - | - | - |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | - | - | - | - | - | - | - | - | - |

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

| Size of Account* (Rs.) | Mar-24 | | Dec-24 | | Mar-25 P | |
|---------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less Than 100,000 | 93 | 290 | 121 | 1,506 | 109 | 1,539 |
| 100,000 to 200,000 | 10 | 1,139 | 23 | 3,107 | 23 | 3,270 |
| 200,000 to 300,000 | 16 | 4,110 | 31 | 7,439 | 29 | 7,219 |
| 300,000 to 400,000 | 12 | 3,919 | 18 | 6,065 | 15 | 5,263 |
| 400,000 to 500,000 | 21 | 10,190 | 37 | 18,290 | 26 | 12,759 |
| 500,000 to 600,000 | 9 | 4,890 | 31 | 16,378 | 10 | 5,443 |
| 600,000 to 700,000 | 8 | 5,239 | 17 | 10,889 | 8 | 5,387 |
| 700,000 to 800,000 | 6 | 4,366 | 11 | 7,990 | 11 | 8,216 |
| 800,000 to 900,000 | 5 | 4,126 | 5 | 4,328 | 5 | 4,305 |
| 900,000 to 1,000,000 | 8 | 7,459 | 45 | 44,912 | 37 | 36,795 |
| 1,000,000 to 2,000,000 | 105 | 138,249 | 154 | 206,339 | 129 | 187,983 |
| 2,000,000 to 3,000,000 | 49 | 122,278 | 117 | 272,061 | 57 | 148,027 |
| 3,000,000 to 4,000,000 | 21 | 73,413 | 53 | 182,279 | 75 | 251,198 |
| 4,000,000 to 5,000,000 | 30 | 138,196 | 24 | 109,753 | 27 | 124,073 |
| 5,000,000 to 6,000,000 | 25 | 130,479 | 29 | 153,668 | 28 | 157,498 |
| 6,000,000 to 7,000,000 | 10 | 62,044 | 21 | 132,220 | 23 | 149,214 |
| 7,000,000 to 8,000,000 | 13 | 98,289 | 33 | 247,787 | 14 | 107,135 |
| 8,000,000 to 9,000,000 | 8 | 70,559 | 9 | 75,450 | 10 | 85,260 |
| 9,000,000 to 10,000,000 | 16 | 155,972 | 9 | 89,006 | 19 | 187,473 |
| 10,000,000 to 100,000,000 | 197 | 5,756,646 | 234 | 7,333,969 | 224 | 7,619,370 |
| 100,000,000 & Over | 122 | 51,977,856 | 113 | 69,519,061 | 98 | 45,417,861 |
| Total | 784 | 58,769,708 | 1,135 | 78,442,498 | 977 | 54,525,288 |

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

9.6.1 Deposits Distributed by Size of Accounts and Gender

Development Finance Institutions

As on 31st March, 2025

| Type of Account* (Rs.) | (Thousand Rupees) | | | | | | | | | |
|---------------------------|-------------------|------------------|-----------------|----------------|------------------------|----------------|-----------------|-------------------|-----------------|-------------------|
| | Males | | Females | | Both Males and Females | | Others | | Total | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less Than 100,000 | 15 | 700 | 1 | 100 | 10 | 738 | 83 | 1 | 109 | 1,539 |
| 100,000 to 200,000 | 11 | 1,713 | 2 | 319 | 7 | 849 | 3 | 389 | 23 | 3,270 |
| 200,000 to 300,000 | 13 | 3,419 | 12 | 2,943 | 2 | 437 | 2 | 420 | 29 | 7,219 |
| 300,000 to 400,000 | 6 | 2,118 | 2 | 703 | 5 | 1,734 | 2 | 708 | 15 | 5,263 |
| 400,000 to 500,000 | 7 | 3,385 | 7 | 3,437 | 10 | 4,937 | 2 | 1,000 | 26 | 12,759 |
| 500,000 to 600,000 | 2 | 1,086 | 4 | 2,142 | 2 | 1,033 | 2 | 1,182 | 10 | 5,443 |
| 600,000 to 700,000 | 3 | 1,975 | 2 | 1,341 | 3 | 2,071 | - | - | 8 | 5,387 |
| 700,000 to 800,000 | 4 | 2,944 | 2 | 1,500 | 3 | 2,285 | 2 | 1,487 | 11 | 8,216 |
| 800,000 to 900,000 | 2 | 1,677 | 1 | 845 | - | - | 2 | 1,783 | 5 | 4,305 |
| 900,000 to 1,000,000 | 7 | 6,854 | 12 | 11,975 | 18 | 17,966 | - | - | 37 | 36,795 |
| 1,000,000 to 2,000,000 | 36 | 51,865 | 22 | 34,654 | 20 | 30,311 | 51 | 71,153 | 129 | 187,983 |
| 2,000,000 to 3,000,000 | 13 | 31,305 | 3 | 7,715 | 24 | 62,710 | 17 | 46,297 | 57 | 148,027 |
| 3,000,000 to 4,000,000 | 25 | 81,649 | 13 | 44,190 | 29 | 96,258 | 8 | 29,101 | 75 | 251,198 |
| 4,000,000 to 5,000,000 | 5 | 21,833 | 6 | 26,137 | 5 | 24,435 | 11 | 51,668 | 27 | 124,073 |
| 5,000,000 to 6,000,000 | 8 | 45,558 | 6 | 32,508 | 4 | 23,400 | 10 | 56,032 | 28 | 157,498 |
| 6,000,000 to 7,000,000 | 5 | 32,501 | - | - | 4 | 25,599 | 14 | 91,114 | 23 | 149,214 |
| 7,000,000 to 8,000,000 | 3 | 23,908 | 2 | 14,696 | 2 | 15,301 | 7 | 53,230 | 14 | 107,135 |
| 8,000,000 to 9,000,000 | 2 | 16,892 | 1 | 8,816 | 1 | 8,281 | 6 | 51,271 | 10 | 85,260 |
| 9,000,000 to 10,000,000 | 6 | 59,621 | 2 | 18,810 | 5 | 50,000 | 6 | 59,042 | 19 | 187,473 |
| 10,000,000 to 100,000,000 | 30 | 788,775 | 10 | 177,390 | 13 | 270,906 | 171 | 6,382,299 | 224 | 7,619,370 |
| 100,000,000 & Over | 1 | 135,846 | - | - | - | - | 97 | 45,282,015 | 98 | 45,417,861 |
| Total | 204 | 1,315,624 | 110 | 390,221 | 167 | 639,251 | 496 | 52,180,192 | 977 | 54,525,288 |

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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

| Security | 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 | - | - | - | - | - | - |
| II. Securities, Shares and Other | - | - | - | - | - | - |
| Financial Instruments: | 3 | 224,021 | 2 | 12,354 | 3 | 112,227 |
| A. Quoted on the Stock Exchange: | 1 | 7,354 | 2 | 12,354 | 2 | 12,104 |
| 1. To Stock Brokers and Dealers: | - | - | 1 | 5,000 | 1 | 4,750 |
| (a) Government and Other Trustee Securities | - | - | - | - | - | - |
| (b) Shares and Debentures | - | - | - | - | - | - |
| (c) Participation Term Certificates | - | - | - | - | - | - |
| (d) Others | - | - | 1 | 5,000 | 1 | 4,750 |
| 2. To Others: | 1 | 7,354 | 1 | 7,354 | 1 | 7,354 |
| (a) Government and Other Trustee Securities | - | - | - | - | - | - |
| (b) Shares and Debentures | - | - | - | - | - | - |
| (c) Participation Term Certificates | - | - | - | - | - | - |
| (d) Others | 1 | 7,354 | 1 | 7,354 | 1 | 7,354 |
| B. Unquoted on the Stock Exchange: | 2 | 216,667 | - | - | 1 | 100,123 |
| 1. To Stock Brokers and Dealers: | - | - | - | - | 1 | 100,123 |
| (a) Government and Other Trustee Securities | - | - | - | - | - | - |
| (b) Shares and Debentures | - | - | - | - | - | - |
| (c) Participation Term Certificates | - | - | - | - | - | - |
| (d) Others | - | - | - | - | 1 | 100,123 |
| 2. To Others: | 2 | 216,667 | - | - | - | - |
| (a) Government and Other Trustee Securities | - | - | - | - | - | - |
| (b) Shares and Debentures | - | - | - | - | - | - |
| (c) Participation Term Certificates | - | - | - | - | - | - |
| (d) Others | 2 | 216,667 | - | - | - | - |
| III. Merchandise | 49 | 8,526,655 | 25 | 3,578,675 | 30 | 3,529,161 |
| A. Food Items: | 9 | 2,458,034 | 6 | 1,035,721 | 9 | 1,884,334 |
| 1. Wheat | - | - | - | - | - | - |
| 2. Rice and Paddy | 3 | 708,034 | 2 | 331,810 | 4 | 327,265 |
| 3. Other Grains & Pulses: | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - |
| 4. Edible Oils: | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - |
| 5. Sugar: | 6 | 1,750,000 | 4 | 703,911 | 5 | 1,557,069 |
| (a) Indigenous | 6 | 1,750,000 | 4 | 703,911 | 5 | 1,557,069 |
| (b) Imported | - | - | - | - | - | - |
| 6. Kariana And Spices | - | - | - | - | - | - |
| 7. Fish And Fish Preparations | - | - | - | - | - | - |
| 8. Other Food Items: | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - |
| B. Raw Materials: | 16 | 2,239,927 | 5 | 616,688 | 3 | 191,667 |
| 1. Cotton Raw: | 6 | 150,267 | - | - | - | - |
| (a) Indigenous | 6 | 150,267 | - | - | - | - |
| (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: | 2 | 650,000 | - | - | - | - |
| (a) Indigenous | 2 | 650,000 | - | - | - | - |
| (b) Imported | - | - | - | - | - | - |

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

| Security | Mar-24 | | Dec-24 | | Mar-25 P | |
|---|--------------------|-------------|--------------------|-------------|--------------------|-------------|
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| 6. Wool & Goat Hair | - | - | - | - | - | - |
| 7. Hides & Skins | - | - | - | - | - | - |
| 8. Oil Seeds | - | - | - | - | - | - |
| 9. Pesticides & Insecticides: | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - |
| 10. Other Raw Materials: | 8 | 1,439,660 | 5 | 616,688 | 3 | 191,667 |
| (a) Indigenous | 4 | 511,111 | 4 | 516,688 | 2 | 91,667 |
| (b) Imported | 4 | 928,549 | 1 | 100,000 | 1 | 100,000 |
| C. Finished/Manufactured Goods: | 24 | 3,828,694 | 14 | 1,926,266 | 18 | 1,453,160 |
| 1. Cotton Textiles: | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - |
| 2. Cotton Yarn: | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - |
| 3. Other Textiles: | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - |
| 4. Machinery: | 19 | 2,849,267 | 12 | 1,681,011 | 14 | 1,210,625 |
| (a) Indigenous | 2 | 314,694 | - | - | - | - |
| (b) Imported | 17 | 2,534,573 | 12 | 1,681,011 | 14 | 1,210,625 |
| 5. Handloom Products | - | - | - | - | - | - |
| 6. Carpets & Rugs | - | - | - | - | - | - |
| 7. Readymade Garments | - | - | - | - | - | - |
| 8. Cement and Cement Products: | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - |
| 9. Sports Goods | - | - | - | - | - | - |
| 10. Surgical Instruments | - | - | - | - | - | - |
| 11. Chemicals & Dyes | 1 | 200,000 | 1 | 200,000 | 1 | 200,000 |
| 12. Other Finished Goods: | 4 | 779,427 | 1 | 45,255 | 3 | 42,535 |
| (a) Indigenous | 3 | 725,000 | - | - | - | - |
| (b) Imported | 1 | 54,427 | 1 | 45,255 | 3 | 42,535 |
| IV. Fixed Assets Including Machinery | 1,386 | 100,714,388 | 1,388 | 104,280,760 | 1,667 | 103,711,353 |
| A. Transport Equipment | 341 | 831,949 | 316 | 1,420,893 | 357 | 1,869,240 |
| B. Furniture & Fixtures | 3 | 600,682 | - | - | - | - |
| C. Office Equipment | 2 | 36,091 | 2 | 29,233 | 2 | 27,274 |
| D. Other Machinery & Equipment | 1,040 | 99,245,666 | 1,070 | 102,830,634 | 1,308 | 101,814,839 |
| V. Real Estate | 33,755 | 39,279,207 | 31,656 | 41,952,753 | 31,392 | 41,175,623 |
| A. Land | 140 | 12,087,745 | 178 | 12,889,774 | 209 | 13,037,390 |
| 1. Residential | 21 | 459,977 | 13 | 527,655 | 23 | 552,980 |
| (a) House | 21 | 459,977 | 11 | 525,230 | 19 | 540,605 |
| (b) Flat | - | - | 2 | 2,425 | 4 | 12,375 |
| 2. Non-Residential | 119 | 11,627,768 | 165 | 12,362,119 | 186 | 12,484,410 |
| (a) Commercial | 29 | 254,043 | 59 | 968,535 | 60 | 1,024,368 |
| (b) Industrial | 19 | 2,147,489 | 28 | 2,485,800 | 36 | 1,940,377 |
| c) Agriculture | 44 | 581,205,04 | 57 | 662,189,296 | 17 | 244,364 |
| (c) Others | 27 | 3,414,182 | 21 | 2,285,885 | 73 | 9,275,301 |
| B. Buildings: | 33,615 | 27,191,462 | 31,478 | 29,062,978 | 31,183 | 28,138,233 |
| 1. Residential | 33,483 | 19,415,970 | 31,280 | 17,128,137 | 30,930 | 16,859,980 |
| (a) House | 29,212 | 17,583,214 | 31,015 | 16,300,595 | 30,672 | 16,039,734 |
| (b) Flat | 4,271 | 1,832,756 | 265 | 827,542 | 258 | 820,246 |
| 2. Non-Residential | 132 | 7,775,492 | 198 | 11,934,841 | 253 | 11,278,253 |
| (a) Commercial | 78 | 6,005,505 | 97 | 6,250,703 | 100 | 5,789,167 |
| (b) Industrial | 12 | 1,248,908 | 24 | 1,356,525 | 25 | 1,344,542 |
| c) Agriculture | 41 | 396,079 | 3 | 185,000 | 9 | 65,000 |
| (c) Others | 1 | 125,000 | 74 | 4,142,613 | 119 | 4,079,544 |
| VI. Fixed Deposits and Insurance Policies | - | - | - | - | - | - |
| A. Bank Deposits | - | - | - | - | - | - |
| 1. Security Deposits | - | - | - | - | - | - |
| 2. Term Deposits (TDRs) | - | - | - | - | - | - |
| 3. Other Deposits | - | - | - | - | - | - |
| B. Insurance Policies | - | - | - | - | - | - |
| VII. Others | 214 | 20,717,051 | 224 | 21,323,684 | 266 | 21,979,771 |
| A. Other Secured Advances | 173 | 16,783,865 | 179 | 15,749,569 | 212 | 16,405,823 |
| 1. Receivables | 47 | 53,073 | 9 | 2,300,000 | 11 | 2,200,000 |
| 2. Employees Benefits | - | - | 65 | 88,382,00 | 59 | 108,513 |
| 3. Others | 126 | 16,730,792 | 105 | 13,361,187 | 142 | 14,097,310 |
| B. Advances Secured by Guarantee(s) | 41 | 3,933,186 | 45 | 5,574,115 | 54 | 5,573,947 |
| 1. Institutional Guarantee(s) | 6 | 3,905,519 | 5 | 5,563,564 | 10 | 5,563,564 |
| 2. Individual Guarantee(s) | 35 | 27,667 | 40 | 10,551 | 44 | 10,383 |
| VIII. Unsecured Advances | 623 | 1,777,297 | 727 | 2,408,139 | 724 | 2,644,792 |
| 1. Credit Cards | - | - | - | - | - | - |
| 2. Personal Loan | 562 | 57,313 | 626 | 98,125 | 598 | 87,097 |
| 3. Others | 61 | 1,719,984 | 101 | 2,310,014 | 126 | 2,557,695 |
| Total | 36,030 | 171,238,620 | 34,022 | 173,556,365 | 34,082 | 173,152,926 |

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions 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 | - | - | - | - | - | - | - | - |
| II. Securities, Shares and Other | - | - | - | - | - | - | - | - |
| Financial Instruments: | - | - | 1 | 4,750 | 2 | 107,477 | 3 | 112,227 |
| A. Quoted on the Stock Exchange: | - | - | 1 | 4,750 | 1 | 7,354 | 2 | 12,104 |
| 1. To Stock Brokers and Dealers: | - | - | 1 | 4,750 | - | - | 1 | 4,750 |
| (a) Government and Other Trustee Securities | - | - | - | - | - | - | - | - |
| (b) Shares and Debentures | - | - | - | - | - | - | - | - |
| (c) Participation Term Certificates | - | - | - | - | - | - | - | - |
| (d) Others | - | - | 1 | 4,750 | - | - | 1 | 4,750 |
| 2. To Others: | - | - | - | - | 1 | 7,354 | 1 | 7,354 |
| (a) Government and Other Trustee Securities | - | - | - | - | - | - | - | - |
| (b) Shares and Debentures | - | - | - | - | - | - | - | - |
| (c) Participation Term Certificates | - | - | - | - | - | - | - | - |
| (d) Others | - | - | - | - | 1 | 7,354 | 1 | 7,354 |
| B. Unquoted on the Stock Exchange: | - | - | - | - | 1 | 100,123 | 1 | 100,123 |
| 1. To Stock Brokers and Dealers: | - | - | - | - | 1 | 100,123 | 1 | 100,123 |
| (a) Government and Other Trustee Securities | - | - | - | - | - | - | - | - |
| (b) Shares and Debentures | - | - | - | - | - | - | - | - |
| (c) Participation Term Certificates | - | - | - | - | - | - | - | - |
| (d) Others | - | - | - | - | 1 | 100,123 | 1 | 100,123 |
| 2. To Others: | - | - | - | - | - | - | - | - |
| (a) Government and Other Trustee Securities | - | - | - | - | - | - | - | - |
| (b) Shares and Debentures | - | - | - | - | - | - | - | - |
| (c) Participation Term Certificates | - | - | - | - | - | - | - | - |
| (d) Others | - | - | - | - | - | - | - | - |
| III. Merchandise | 1 | 10,000 | - | - | 29 | 3,519,161 | 30 | 3,529,161 |
| A. Food Items: | - | - | - | - | 9 | 1,884,334 | 9 | 1,884,334 |
| 1. Wheat | - | - | - | - | - | - | - | - |
| 2. Rice and Paddy | - | - | - | - | 4 | 327,265 | 4 | 327,265 |
| 3. Other Grains & Pulses: | - | - | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - | - | - |
| 4. Edible Oils: | - | - | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - | - | - |
| 5. Sugar: | - | - | - | - | 5 | 1,557,069 | 5 | 1,557,069 |
| (a) Indigenous | - | - | - | - | 5 | 1,557,069 | 5 | 1,557,069 |
| (b) Imported | - | - | - | - | - | - | - | - |
| 6. Kariana And Spices | - | - | - | - | - | - | - | - |
| 7. Fish And Fish Preparations | - | - | - | - | - | - | - | - |
| 8. Other Food Items: | - | - | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - | - | - |
| B. Raw Materials: | - | - | - | - | 3 | 191,667 | 3 | 191,667 |
| 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 | - | - | - | - | - | - | - | - |

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions 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 |
| 6. Wool & Goat Hair | - | - | - | - | - | - | - | - |
| 7. Hides & Skins | - | - | - | - | - | - | - | - |
| 8. Oil Seeds | - | - | - | - | - | - | - | - |
| 9. Pesticides & Insecticides: | - | - | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - | - | - |
| 10. Other Raw Materials: | - | - | - | - | 3 | 191,667 | 3 | 191,667 |
| (a) Indigenous | - | - | - | - | 2 | 91,667 | 2 | 91,667 |
| (b) Imported | - | - | - | - | 1 | 100,000 | 1 | 100,000 |
| C. Finished/Manufactured Goods: | 1 | 10,000 | - | - | 17 | 1,443,160 | 18 | 1,453,160 |
| 1. Cotton Textiles: | - | - | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - | - | - |
| 2. Cotton Yarn: | - | - | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - | - | - |
| 3. Other Textiles: | - | - | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - | - | - |
| 4. Machinery: | 1 | 10,000 | - | - | 13 | 1,200,625 | 14 | 1,210,625 |
| (a) Indigenous | - | - | - | - | - | - | - | - |
| (b) Imported | 1 | 10,000 | - | - | 13 | 1,200,625 | 14 | 1,210,625 |
| 5. Handloom Products | - | - | - | - | - | - | - | - |
| 6. Carpets & Rugs | - | - | - | - | - | - | - | - |
| 7. Readymade Garments | - | - | - | - | - | - | - | - |
| 8. Cement and Cement Products: | - | - | - | - | - | - | - | - |
| (a) Indigenous | - | - | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | - | - | - | - |
| 9. Sports Goods | - | - | - | - | - | - | - | - |
| 10. Surgical Instruments | - | - | - | - | - | - | - | - |
| 11. Chemicals & Dyes | - | - | - | - | 1 | 200,000 | 1 | 200,000 |
| 12. Other Finished Goods: | - | - | - | - | 3 | 42,535 | 3 | 42,535 |
| (a) Indigenous | - | - | - | - | - | - | - | - |
| (b) Imported | - | - | - | - | 3 | 42,535 | 3 | 42,535 |
| IV. Fixed Assets Including Machinery | 372 | 984,572 | 57 | 91,012 | 1,238 | 102,635,770 | 1,667 | 103,711,353 |
| A. Transport Equipments | 310 | 669,237 | 32 | 51,071 | 15 | 1,148,933 | 357 | 1,869,240 |
| B. Furniture & Fixtures | - | - | - | - | - | - | - | - |
| C. Office Equipments | 1 | 11,250 | - | - | 1 | 16,024 | 2 | 27,274 |
| D. Other Machinery & Equipments | 61 | 304,085 | 25 | 39,941 | 1,222 | 101,470,813 | 1,308 | 101,814,839 |
| V. Real Estate | 27,002 | 14,784,429 | 4,148 | 3,161,706 | 242 | 23,229,488 | 31,392 | 41,175,623 |
| A. Land | 66 | 801,089 | 32 | 186,290 | 111 | 12,050,011 | 209 | 13,037,390 |
| 1. Residential | 7 | 55,280 | 12 | 52,700 | 4 | 445,000 | 23 | 552,980 |
| (a) House | 5 | 45,280 | 10 | 50,325 | 4 | 445,000 | 19 | 540,605 |
| (b) Flat | 2 | 10,000 | 2 | 2,375 | - | - | 4 | 12,375 |
| 2. Non-Residential | 59 | 745,809 | 20 | 133,590 | 107 | 11,605,011 | 186 | 12,484,410 |
| (a) Commercial | 38 | 381,309 | 19 | 109,726 | 3 | 533,333 | 60 | 1,024,368 |
| (b) Industrial | 4 | 58,000 | - | - | 32 | 1,882,377 | 36 | 1,940,377 |
| c) Agriculture | 16 | 220,500 | 1 | 23,864 | - | - | 17 | 244,364 |
| d) Other | 1 | 86,000 | - | - | 72 | 9,189,301 | 73 | 9,275,301 |
| B. Buildings: | 26,936 | 13,983,340 | 4,116 | 2,975,416 | 131 | 11,179,477 | 31,183 | 28,138,233 |
| 1. Residential | 26,858 | 13,060,240 | 4,066 | 2,855,925 | 6 | 943,815 | 30,930 | 16,859,980 |
| (a) House | 26,666 | 12,426,818 | 4,000 | 2,669,101 | 6 | 943,815 | 30,672 | 16,039,734 |
| (b) Flat | 192 | 633,422 | 66 | 186,824 | - | - | 258 | 820,246 |
| 2. Non-Residential | 78 | 923,100 | 50 | 119,491 | 125 | 10,235,662 | 253 | 11,278,253 |
| (a) Commercial | 34 | 335,682 | 30 | 67,518 | 36 | 5,385,967 | 100 | 5,789,167 |
| (b) Industrial | 5 | 125,968 | - | - | 20 | 1,218,574 | 25 | 1,344,542 |
| c) Agriculture | 7 | 55,000 | 2 | 10,000 | - | - | 9 | 65,000 |
| d) Other | 32 | 406,450 | 18 | 41,973 | 69 | 3,631,121 | 119 | 4,079,544 |
| VI. Fixed Deposits and Insurance Policies | - | - | - | - | - | - | - | - |
| A. Bank Deposits | - | - | - | - | - | - | - | - |
| 1. Security Deposits | - | - | - | - | - | - | - | - |
| 2. Term Deposits (TDRs) | - | - | - | - | - | - | - | - |
| 3. Other Deposits | - | - | - | - | - | - | - | - |
| B. Insurance Policies | - | - | - | - | - | - | - | - |
| VII. Others | 90 | 125,735 | 23 | 20,014 | 153 | 21,834,021 | 266 | 21,979,771 |
| A. Other Secured Advances | 55 | 117,296 | 14 | 18,070 | 143 | 16,270,457 | 212 | 16,405,823 |
| 1. Receivables | - | - | - | - | 11 | 2,200,000 | 11 | 2,200,000 |
| 2. Employees Benefits | 53 | 98,738 | 6 | 9,775 | - | - | 59 | 108,513 |
| 3. Others | 2 | 18,558 | 8 | 8,295 | 132 | 14,070,457 | 142 | 14,097,310 |
| B. Advances Secured by Guarantee(s) | 35 | 8,439 | 9 | 1,944 | 10 | 5,563,564 | 54 | 5,573,947 |
| 1. Institutional Guarantee(s) | - | - | - | - | 10 | 5,563,564 | 10 | 5,563,564 |
| 2. Individual Guarantee(s) | 35 | 8,439 | 9 | 1,944 | - | - | 44 | 10,383 |
| VIII. Unsecured Advances | 645 | 183,468 | 77 | 27,434 | 2 | 2,433,890 | 724 | 2,644,792 |
| 1. Credit Cards | - | - | - | - | - | - | - | - |
| 2. Personal Loan | 538 | 76,547 | 60 | 10,550 | - | - | 598 | 87,097 |
| 3. Others | 107 | 106,921 | 17 | 16,884 | 2 | 2,433,890 | 126 | 2,557,695 |
| Total | 28,110 | 16,088,204 | 4,306 | 3,304,916 | 1,666 | 153,759,807 | 34,082 | 173,152,926 |

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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 | 36,030 | 171,238,620 | 34,022 | 173,556,365 | 34,082 | 173,152,926 |
| 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) | 5 | 3,890,741 | 3 | 3,718,681 | 4 | 3,759,411 |
| Agriculture, hunting and forestry | - | - | - | - | - | - |
| Services | - | - | - | - | - | - |
| Utilities | - | - | - | - | - | - |
| Transport, storage and communications | 5 | 3,890,741 | - | - | - | - |
| Manufacturing | - | - | 1 | 562,602 | 2 | 603,332 |
| Mining and Quarrying | - | - | - | - | - | - |
| Construction | - | - | - | - | - | - |
| Commerce and Trade | - | - | - | - | - | - |
| Others | - | - | - | - | - | - |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs) | 9 | 1,714,008 | 6 | 1,215,161 | 10 | 1,332,784 |
| Mutual Funds and AMCs | - | - | - | - | - | - |
| Insurance & Pension Funds | - | - | - | - | - | - |
| MFIs and DFIs | 1 | 969,958 | - | - | 1 | 100,123 |
| Stock Exchange & Brokerage Houses | - | - | - | - | - | - |
| Modarabas | - | - | 1 | 150,000 | 1 | 150,000 |
| Other NBFIs | 8 | 744,050 | 2 | 570,161 | 5 | 435,161 |
| IV. PRIVATE SECTOR (BUSINESS) | 1,605 | 145,911,103 | 1,619 | 149,761,221 | 2,006 | 149,253,884 |
| A. Agriculture, forestry and fishing | 59 | 2,084,071 | 66 | 838,296 | 78 | 947,468 |
| 1. Crop and animal production, hunting and related service activities | 59 | 2,084,071 | 66 | 838,296 | 78 | 947,468 |
| Growing of Wheat, Rice, Sugar Cane & Cotton | 21 | 137,398 | 25 | 174,107 | 29 | 199,697 |
| Growing of tropical, subtropical, pome and stone fruits & vegetables | 9 | 90,154 | 7 | 132,611 | 9 | 125,467 |
| Growing of other fruits, vegetables and crops | 7 | 55,249 | 5 | 42,000 | 5 | 42,000 |
| Raising of livestock and other related activities | 14 | 1,368,636 | 10 | 277,725 | 12 | 276,746 |
| Other agricultural support activities | 8 | 432,634 | 19 | 211,853 | 23 | 303,558 |
| Hunting, trapping and related service activities | - | - | - | - | - | - |
| 02 - Forestry and logging | - | - | - | - | - | - |
| 03 - Fishing and aquaculture | - | - | - | - | - | - |
| B. Mining and quarrying | 28 | 6,377,709 | 25 | 3,796,750 | 27 | 2,945,956 |
| 05 - Mining of coal and lignite | 4 | 4,000,000 | 1 | 2,000,000 | 2 | 1,000,000 |
| 06 - Extraction of crude petroleum and natural gas | 24 | 2,377,709 | 24 | 1,796,750 | 25 | 1,945,956 |
| 07 - Mining of metal ores | - | - | - | - | - | - |
| 08-Other mining and quarrying | - | - | - | - | - | - |
| 09 - Mining support service activities | - | - | - | - | - | - |
| C. Manufacturing | 1,092 | 97,701,002 | 1,156 | 95,857,476 | 1,451 | 95,322,726 |
| 10 - Manufacture of food products | 245 | 21,605,658 | 271 | 20,665,789 | 373 | 23,606,923 |
| 11 - Manufacture of beverages | 1 | 180,000 | 1 | 163,000 | 1 | 163,000 |
| 12 - Manufacture of tobacco products | - | - | - | - | - | - |
| 13 - Manufacture of textiles | 405 | 32,273,945 | 421 | 31,649,232 | 465 | 30,421,793 |
| Preparation and spinning of textile fibres | 113 | 10,678,842 | 112 | 9,476,457 | 131 | 9,261,920 |
| Weaving of textiles | 56 | 4,907,447 | 54 | 4,143,412 | 60 | 3,498,704 |
| Finishing of textiles | 47 | 5,269,177 | 51 | 6,336,198 | 55 | 6,116,290 |
| Manufacture of knitted and crocheted fabrics | 3 | 126,121 | 4 | 305,359 | 4 | 296,397 |
| Manufacture of made-up textile articles, except apparel | 181 | 10,957,976 | 194 | 10,680,415 | 208 | 10,550,536 |
| Manufacture of carpets and rugs | - | - | - | - | - | - |
| Manufacture of other textiles n.e.c. | 5 | 334,382 | 6 | 707,392 | 7 | 697,946 |
| 14 - Manufacture of wearing apparel | 36 | 4,682,182 | 44 | 4,263,258 | 108 | 3,664,690 |
| 15 - Manufacture of leather and related products | 3 | 74,091 | 3 | 552,500 | 7 | 623,806 |

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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 | 1 | 70,000 | 1 | 50,000 | 1 | 46,667 |
| Manufacture of luggage, handbags and the like, saddlery and harness | - | - | - | - | - | - |
| Manufacture of footwear | 2 | 4,091 | 2 | 502,500 | 6 | 577,139 |
| a. Leather wear | 2 | 4,091 | 2 | 502,500 | 2 | 502,250 |
| b. Rubber and Plastic wear | - | - | - | - | 4 | 74,889 |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 1 | 2,399 | 1 | 1,599 | 1 | 1,425 |
| 17 - Manufacture of paper and paper products | 15 | 664,680 | 15 | 303,781 | 22 | 651,942 |
| 18 - Printing and reproduction of recorded media | 58 | 639,942 | 65 | 766,984 | 83 | 895,662 |
| Printing and other service activities related to printing | 58 | 639,942 | 65 | 766,984 | 83 | 895,662 |
| Reproduction of recorded media | - | - | - | - | - | - |
| 19 - Manufacture of coke and refined petroleum products | 3 | 624,375 | 4 | 1,358,125 | 4 | 1,300,625 |
| 20 - Manufacture of chemicals and chemical products | 102 | 7,641,768 | 103 | 6,527,298 | 142 | 6,928,983 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 24 | 4,272,287 | 29 | 5,356,889 | 31 | 4,180,101 |
| 22 - Manufacture of rubber and plastics products | 46 | 5,674,154 | 39 | 5,611,164 | 47 | 5,692,238 |
| 23 - Manufacture of other non-metallic mineral products | 23 | 4,818,622 | 37 | 4,021,852 | 38 | 3,595,379 |
| 24 - Manufacture of basic metals | 53 | 6,893,671 | 59 | 7,616,158 | 64 | 7,315,936 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment | 24 | 1,013,072 | 22 | 790,168 | 15 | 742,049 |
| 26 - Manufacture of computer, electronic and optical products | 8 | 2,628,103 | 6 | 2,326,250 | 7 | 1,425,071 |
| 27 - Manufacture of electrical equipment | 20 | 2,704,961 | 16 | 2,476,198 | 18 | 2,703,652 |
| 28 - Manufacture of machinery and equipment | 1 | 4,500 | 1 | 3,750 | 3 | 23,500 |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers | 11 | 817,250 | 9 | 758,129 | 9 | 716,899 |
| 30 - Manufacture of other transport equipment | 3 | 397,975 | 2 | 316,446 | 2 | 316,446 |
| 31 - Manufacture of furniture | 4 | 30,000 | 3 | 20,214 | 3 | 24,916 |
| 32 - Other manufacturing | 4 | 53,842 | 3 | 306,267 | 6 | 325,540 |
| Manufacture of jewellery and related articles | 1 | 20,000 | - | - | 2 | 20,000 |
| Manufacture of imitation jewellery and related articles | - | - | - | - | - | - |
| Manufacture of musical instruments | - | - | - | - | - | - |
| Manufacture of sports goods | - | - | - | - | - | - |
| Manufacture of games and toys | - | - | - | - | - | - |
| Manufacture of medical and dental instruments and supplies | 1 | 25,000 | - | - | - | - |
| Manufacture of Handicrafts | - | - | - | - | - | - |
| Other manufacturing n.e.c. | 2 | 8,842 | 3 | 306,267 | 4 | 305,540 |
| 33 - Repair and installation of machinery and equipment | 2 | 3,525 | 2 | 2,425 | 2 | 2,150 |
| D. Electricity, gas, steam and air conditioning supply | 180 | 23,971,430 | 106 | 21,775,716 | 115 | 21,407,412 |
| Electric power generation, transmission and distribution | 175 | 22,892,089 | 106 | 21,775,716 | 115 | 21,407,412 |
| a) Hydal | 4 | 232,000 | 4 | 232,000 | 4 | 232,000 |
| b) Thermal | 21 | 5,845,604 | 17 | 3,202,688 | 14 | 2,554,392 |
| c) Coal Based | 21 | 10,566,631 | 16 | 10,485,850 | 27 | 9,826,044 |
| d) Wind | 32 | 2,302,761 | 32 | 1,958,504 | 33 | 1,857,080 |
| e) Solar | 77 | 1,077,393 | 18 | 1,248,306 | 21 | 1,849,680 |
| f) Other | 20 | 2,867,700 | 19 | 4,648,369 | 16 | 5,088,215 |
| Manufacture of gas; distribution of gaseous fuels through mains | 5 | 1,079,341 | - | - | - | - |
| Steam and air conditioning supply | - | - | - | - | - | - |
| E. Water supply; sewerage, waste management and remediation activities | - | - | 5 | 5,520,410 | 5 | 5,520,410 |
| 36 - Water collection, treatment and supply | - | - | 5 | 5,520,410 | 5 | 5,520,410 |
| 37 - Sewerage | - | - | - | - | - | - |
| 38 - Waste collection, treatment and disposal activities; materials recovery | - | - | - | - | - | - |
| 39 - Remediation activities and other waste management services | - | - | - | - | - | - |
| F. Construction | 23 | 1,809,686 | 25 | 1,869,749 | 39 | 2,325,711 |
| 41 - Construction of buildings | 7 | 589,287 | 5 | 427,308 | 5 | 401,558 |
| 42 - Civil engineering | 13 | 1,164,217 | 17 | 1,398,930 | 31 | 1,883,569 |
| 43 - Specialized construction activities | 3 | 56,182 | 3 | 43,511 | 3 | 40,584 |

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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 | 68 | 2,417,465 | 58 | 2,699,971 | 84 | 3,243,784 |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles | 2 | 231,956 | 3 | 215,234 | 3 | 211,205 |
| 46 - Wholesale trade, except of motor vehicles and motorcycles | 23 | 195,258 | 16 | 389,851 | 20 | 957,067 |
| 47 - Retail trade, except of motor vehicles and motorcycles | 43 | 1,990,251 | 39 | 2,094,886 | 61 | 2,075,512 |
| H. Transportation and storage | 27 | 1,001,620 | 32 | 4,276,576 | 42 | 4,867,642 |
| 49 - Land transport and transport via pipelines | 20 | 285,642 | 20 | 2,377,246 | 27 | 2,785,318 |
| 50 - Water transport | - | - | - | - | - | - |
| 51 - Air transport | - | - | 2 | 784,794 | 2 | 784,746 |
| 52 - Warehousing and support activities for transportation | 7 | 715,978 | 10 | 1,114,536 | 13 | 1,297,578 |
| 53 - Courier activities other than national post activities | - | - | - | - | - | - |
| I. Accommodation and food service activities | 26 | 2,455,299 | 30 | 2,729,015 | 30 | 2,528,040 |
| 55 - Accommodation | 9 | 2,385,999 | 10 | 2,619,375 | 10 | 2,438,544 |
| 56 - Food and beverage service activities | 17 | 69,300 | 20 | 109,640 | 20 | 89,496 |
| J. Information and communication | 33 | 5,096,851 | 39 | 7,475,873 | 42 | 6,823,638 |
| 58 - Publishing activities | - | - | - | - | - | - |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 4 | 65,057 | 5 | 146,227 | 5 | 143,781 |
| 60 - Programming and broadcasting activities | 2 | 87,940 | 2 | 57,728 | 2 | 57,584 |
| 61 - Telecommunications | 13 | 4,582,572 | 20 | 7,031,362 | 22 | 6,429,846 |
| 62 - Computer programming, consultancy and related activities | 9 | 255,302 | 7 | 165,417 | 6 | 122,439 |
| 63 - Information service activities | 5 | 105,980 | 5 | 75,139 | 7 | 69,988 |
| K. Real estate activities | 5 | 897,995 | 7 | 788,696 | 7 | 777,879 |
| L. Professional, scientific and technical activities | 2 | 22,716 | 1 | 9,934 | 1 | 9,934 |
| 69 - Legal and accounting activities | - | - | - | - | - | - |
| 70 - Activities of head offices; management consultancy activities | 1 | 10,000 | 1 | 9,934 | 1 | 9,934 |
| 71 - Architectural and engineering activities; technical testing and analysis | 1 | 12,716 | - | - | - | - |
| 72 - Scientific research and development | - | - | - | - | - | - |
| 73 - Advertising and market research | - | - | - | - | - | - |
| 74 - Other professional, scientific and technical activities | - | - | - | - | - | - |
| 75 - Veterinary activities | - | - | - | - | - | - |
| M. Administrative and support service activities | 3 | 83,153 | 4 | 108,117 | 9 | 146,635 |
| 77 - Rental and leasing activities | 1 | 600 | 1 | 450 | 1 | 450 |
| 78 - Employment activities | - | - | - | - | - | - |
| 79 - Travel agency, tour operator, reservation service and related activities | - | - | - | - | 3 | 46,224 |
| 80 - Security and investigation activities | - | - | 1 | 45,497 | 3 | 43,144 |
| 81 - Services to buildings and landscape activities | - | - | - | - | - | - |
| 82 - Office administrative, office support and other business support activities | 2 | 82,553 | 2 | 62,170 | 2 | 56,817 |
| N. Education | 25 | 740,243 | 28 | 706,570 | 33 | 794,821 |
| O. Human health and social work activities | 29 | 1,229,865 | 30 | 1,275,622 | 31 | 1,512,098 |
| 86 - Human health activities | 27 | 629,865 | 30 | 1,275,622 | 31 | 1,512,098 |
| 87 - Residential care activities | - | - | - | - | - | - |
| 88 - Social work activities with and without accommodation | 2 | 600,000 | - | - | - | - |
| P. Arts, entertainment and recreation | - | - | - | - | - | - |
| Q. Other service activities | 5 | 21,999 | 7 | 32,450 | 12 | 79,731 |
| 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 | 34,410 | 18,085,091 | 32,392 | 16,646,518 | 32,060 | 16,372,957 |
| A. Bank Employees | 1,123 | 1,841,221 | 1,227 | 2,007,306 | 1,252 | 2,020,815 |
| 1) For house building | 404 | 1,390,360 | 411 | 1,454,762 | 411 | 1,418,652 |
| 2) For transport i.e. purchase of car etc. | 324 | 310,903 | 304 | 355,609 | 340 | 389,806 |
| 3) Other purposes | 395 | 139,957 | 512 | 196,935 | 501 | 212,358 |
| B. Consumer Financing | 33,286 | 16,243,206 | 31,164 | 14,638,548 | 30,807 | 14,351,478 |
| 1) For house building | 32,973 | 16,228,996 | 30,794 | 14,539,314 | 30,437 | 14,254,793 |
| 2) For transport i.e. purchase of car etc | 1 | 249 | 1 | 249 | 1 | 249 |
| 3) Credit cards | - | - | - | - | - | - |
| 4) Consumers durable | 23 | 333 | 82 | 85,416 | 82 | 82,867 |
| 5) Personal loans | 289 | 13,628 | 287 | 13,569 | 287 | 13,569 |
| C) Other | 1 | 664 | 1 | 664 | 1 | 664 |
| VII. OTHER | 1 | 1,637,677 | 2 | 2,214,784 | 2 | 2,433,890 |
| Total | 36,030 | 171,238,620 | 34,022 | 173,556,365 | 34,082 | 173,152,926 |

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2025

(Thousand Rupees)

| Borrower | Males | | Females | | Others | | Total | |
|---|-----------------|------------|-----------------|-----------|-----------------|-------------|-----------------|-------------|
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| 1. FOREIGN CONSTITUENTS | - | - | - | - | - | - | - | - |
| 1) Official | - | - | - | - | - | - | - | - |
| 2) Business | - | - | - | - | - | - | - | - |
| 3) Personal | - | - | - | - | - | - | - | - |
| 2. DOMESTIC CONSTITUENTS | 28,110 | 16,088,204 | 4,306 | 3,304,916 | 1,666 | 153,759,807 | 34,082 | 173,152,926 |
| 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) | - | - | - | - | 4 | 3,759,411 | 4 | 3,759,411 |
| 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) | - | - | - | - | 10 | 1,332,784 | 10 | 1,332,784 |
| Mutual Funds and AMCs | - | - | - | - | - | - | - | - |
| Insurance & Pension Funds | - | - | - | - | - | - | - | - |
| MFIs and DFIs | - | - | - | - | - | - | - | - |
| Stock Exchange & Brokerage Houses | - | - | - | - | - | - | - | - |
| Modarabas | - | - | - | - | - | - | - | - |
| Other NBFIs | - | - | - | - | - | - | - | - |
| IV. PRIVATE SECTOR (BUSINESS) | 225 | 2,604,689 | 131 | 415,473 | 1,650 | 146,233,722 | 2,006 | 149,253,884 |
| A. Agriculture, forestry and fishing | 36 | 414,449 | 32 | 134,517 | 10 | 398,502 | 78 | 947,468 |
| 1. Crop and animal production, hunting and related service activities | 36 | 414,449 | 32 | 134,517 | 10 | 398,502 | 78 | 947,468 |
| 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 | - | - | - | - | - | - | - | - |
| 02 - Forestry and logging | - | - | - | - | - | - | - | - |
| 03 - Fishing and aquaculture | - | - | - | - | - | - | - | - |
| B. Mining and quarrying | - | - | - | - | 27 | 2,945,956 | 27 | 2,945,956 |
| 05 - Mining of coal and lignite | - | - | - | - | 2 | 1,000,000 | 2 | 1,000,000 |
| 06 - Extraction of crude petroleum and natural gas | - | - | - | - | 25 | 1,945,956 | 25 | 1,945,956 |
| 07 - Mining of metal ores | - | - | - | - | - | - | - | - |
| 08-Other mining and quarrying | - | - | - | - | - | - | - | - |
| 09 - Mining support service activities | - | - | - | - | - | - | - | - |
| C. Manufacturing | 130 | 1,535,079 | 40 | 158,240 | 1,281 | 93,629,407 | 1,451 | 95,322,726 |
| 10 - Manufacture of food products | 87 | 1,149,468 | 27 | 121,954 | 259 | 22,335,501 | 373 | 23,606,923 |
| 11 - Manufacture of beverages | - | - | - | - | 1 | 163,000 | 1 | 163,000 |
| 12 - Manufacture of tobacco products | - | - | - | - | - | - | - | - |
| 13 - Manufacture of textiles | 1 | 6,428 | - | - | 464 | 30,415,365 | 465 | 30,421,793 |
| Preparation and spinning of textile fibres | - | - | - | - | 131 | 9,261,920 | 131 | 9,261,920 |
| Weaving of textiles | 1 | 6,428 | - | - | 59 | 3,492,276 | 60 | 3,498,704 |
| Finishing of textiles | - | - | - | - | 55 | 6,116,290 | 55 | 6,116,290 |
| Manufacture of knitted and crocheted fabrics | - | - | - | - | 4 | 296,397 | 4 | 296,397 |
| Manufacture of made-up textile articles, except apparel | - | - | - | - | 208 | 10,550,536 | 208 | 10,550,536 |
| Manufacture of carpets and rugs | - | - | - | - | - | - | - | - |
| Manufacture of other textiles n.e.c. | - | - | - | - | 7 | 697,946 | 7 | 697,946 |
| 14 - Manufacture of wearing apparel | 3 | 4,463 | 3 | 3,225 | 102 | 3,657,002 | 108 | 3,664,690 |
| 15 - Manufacture of leather and related products | - | - | 1 | 2,250 | 6 | 621,556 | 7 | 623,806 |

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2025

(Thousand Rupees)

| Borrower | Males | | Females | | Others | | Total | |
|--|-----------------|---------|-----------------|--------|-----------------|------------|-----------------|------------|
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Tanning and dressing of leather; dressing and dyeing of fur | - | - | - | - | 1 | 46,667 | 1 | 46,667 |
| Manufacture of luggage, handbags and the like, saddlery and harness | - | - | - | - | - | - | - | - |
| Manufacture of footwear | - | - | 1 | 2,250 | 5 | 574,889 | 6 | 577,139 |
| a. Leather wear | - | - | 1 | 2,250 | 1 | 500,000 | 2 | 502,250 |
| b. Rubber and Plastic wear | - | - | - | - | 4 | 74,889 | 4 | 74,889 |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 1 | 1,425 | - | - | - | - | 1 | 1,425 |
| 17 - Manufacture of paper and paper products | 1 | 500 | - | - | 21 | 651,442 | 22 | 651,942 |
| 18 - Printing and reproduction of recorded media | 23 | 262,201 | 6 | 13,561 | 54 | 619,900 | 83 | 895,662 |
| Printing and other service activities related to printing | - | - | - | - | - | - | - | - |
| Reproduction of recorded media | - | - | - | - | - | - | - | - |
| 19 - Manufacture of coke and refined petroleum products | - | - | - | - | 4 | 1,300,625 | 4 | 1,300,625 |
| 20 - Manufacture of chemicals and chemical products | 3 | 12,500 | - | - | 139 | 6,916,483 | 142 | 6,928,983 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 2 | 26,240 | - | - | 29 | 4,153,861 | 31 | 4,180,101 |
| 22 - Manufacture of rubber and plastics products | 1 | 2,700 | - | - | 46 | 5,689,538 | 47 | 5,692,238 |
| 23 - Manufacture of other non-metallic mineral products | - | - | - | - | 38 | 3,595,379 | 38 | 3,595,379 |
| 24 - Manufacture of basic metals | 1 | 10,770 | - | - | 63 | 7,305,166 | 64 | 7,315,936 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment | 1 | 3,468 | - | - | 14 | 738,581 | 15 | 742,049 |
| 26 - Manufacture of computer, electronic and optical products | - | - | - | - | 7 | 1,425,071 | 7 | 1,425,071 |
| 27 - Manufacture of electrical equipment | - | - | - | - | 18 | 2,703,652 | 18 | 2,703,652 |
| 28 - Manufacture of machinery and equipment | 2 | 20,000 | 1 | 3,500 | - | - | 3 | 23,500 |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers | - | - | - | - | 9 | 716,899 | 9 | 716,899 |
| 30 - Manufacture of other transport equipment | - | - | - | - | 2 | 316,446 | 2 | 316,446 |
| 31 - Manufacture of furniture | 2 | 14,916 | 1 | 10,000 | - | - | 3 | 24,916 |
| 32 - Other manufacturing | 2 | 20,000 | 1 | 3,750 | 3 | 301,790 | 6 | 325,540 |
| Manufacture of jewellery and related articles | 2 | 20,000 | - | - | - | - | 2 | 20,000 |
| Manufacture of imitation jewellery and related articles | - | - | - | - | - | - | - | - |
| Manufacture of musical instruments | - | - | - | - | - | - | - | - |
| Manufacture of sports goods | - | - | - | - | - | - | - | - |
| Manufacture of games and toys | - | - | - | - | - | - | - | - |
| Manufacture of medical and dental instruments and supplies | - | - | - | - | - | - | - | - |
| Manufacture of Handicrafts | - | - | - | - | - | - | - | - |
| Other manufacturing n.e.c. | - | - | 1 | 3,750 | 3 | 301,790 | 4 | 305,540 |
| 33 - Repair and installation of machinery and equipment | - | - | - | - | 2 | 2,150 | 2 | 2,150 |
| D. Electricity, gas, steam and air conditioning supply | - | - | - | - | 115 | 21,407,412 | 115 | 21,407,412 |
| Electric power generation, transmission and distribution | - | - | - | - | 115 | 21,407,412 | 115 | 21,407,412 |
| a) Hydal | - | - | - | - | 4 | 232,000 | 4 | 232,000 |
| b) Thermal | - | - | - | - | 14 | 2,554,392 | 14 | 2,554,392 |
| c) Coal Based | - | - | - | - | 27 | 9,826,044 | 27 | 9,826,044 |
| d) Wind | - | - | - | - | 33 | 1,857,080 | 33 | 1,857,080 |
| e) Solar | - | - | - | - | 21 | 1,849,680 | 21 | 1,849,680 |
| f) Other | - | - | - | - | 16 | 5,088,215 | 16 | 5,088,215 |
| Manufacture of gas; distribution of gaseous fuels through mains | - | - | - | - | - | - | - | - |
| Steam and air conditioning supply | - | - | - | - | - | - | - | - |
| E. Water supply; sewerage, waste management and remediation activities | - | - | - | - | 5 | 5,520,410 | 5 | 5,520,410 |
| 36 - Water collection, treatment and supply | - | - | - | - | 5 | 5,520,410 | 5 | 5,520,410 |
| 37 - Sewerage | - | - | - | - | - | - | - | - |
| 38 - Waste collection, treatment and disposal activities; materials recovery | - | - | - | - | - | - | - | - |
| 39 - Remediation activities and other waste management services | - | - | - | - | - | - | - | - |
| F. Construction | 6 | 66,911 | - | - | 33 | 2,258,800 | 39 | 2,325,711 |
| 41 - Construction of buildings | - | - | - | - | 5 | 401,558 | 5 | 401,558 |
| 42 - Civil engineering | 3 | 26,327 | - | - | 28 | 1,857,242 | 31 | 1,883,569 |
| 43 - Specialized construction activities | 3 | 40,584 | - | - | - | - | 3 | 40,584 |

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2025

(Thousand Rupees)

| Borrower | Males | | Females | | Others | | Total | |
|---|-----------------|-------------------|-----------------|------------------|-----------------|--------------------|-----------------|--------------------|
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles | 17 | 191,524 | 15 | 11,966 | 52 | 3,040,294 | 84 | 3,243,784 |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles | 1 | 180 | - | - | 2 | 211,025 | 3 | 211,205 |
| 46 - Wholesale trade, except of motor vehicles and motorcycles | 9 | 24,672 | 7 | 5,175 | 4 | 927,220 | 20 | 957,067 |
| 47 - Retail trade, except of motor vehicles and motorcycles | 7 | 166,672 | 8 | 6,791 | 46 | 1,902,049 | 61 | 2,075,512 |
| H. Transportation and storage | 15 | 266,179 | 1 | 912 | 26 | 4,600,551 | 42 | 4,867,642 |
| 49 - Land transport and transport via pipelines | 8 | 73,909 | - | - | 19 | 2,711,409 | 27 | 2,785,318 |
| 50 - Water transport | - | - | - | - | - | - | - | - |
| 51 - Air transport | - | - | 1 | 912 | 1 | 783,834 | 2 | 784,746 |
| 52 - Warehousing and support activities for transportation | 7 | 192,270 | - | - | 6 | 1,105,308 | 13 | 1,297,578 |
| 53 - Courier activities other than national post activities | - | - | - | - | - | - | - | - |
| I. Accommodation and food service activities | 11 | 52,496 | 12 | 44,625 | 7 | 2,430,919 | 30 | 2,528,040 |
| 55 - Accommodation | 1 | 3,500 | 2 | 4,125 | 7 | 2,430,919 | 10 | 2,438,544 |
| 56 - Food and beverage service activities | 10 | 48,996 | 10 | 40,500 | - | - | 20 | 89,496 |
| J. Information and communication | 2 | 590 | 6 | 9,000 | 34 | 6,814,048 | 42 | 6,823,638 |
| 58 - Publishing activities | - | - | - | - | - | - | - | - |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 2 | 590 | - | - | 3 | 143,191 | 5 | 143,781 |
| 60 - Programming and broadcasting activities | - | - | - | - | 2 | 57,584 | 2 | 57,584 |
| 61 - Telecommunications | - | - | 3 | 3,375 | 19 | 6,426,471 | 22 | 6,429,846 |
| 62 - Computer programming, consultancy and related activities | - | - | - | - | 6 | 122,439 | 6 | 122,439 |
| 63 - Information service activities | - | - | 3 | 5,625 | 4 | 64,363 | 7 | 69,988 |
| K. Real estate activities | - | - | - | - | 7 | 777,879 | 7 | 777,879 |
| L. Professional, scientific and technical activities | - | - | - | - | 1 | 9,934 | 1 | 9,934 |
| 69 - Legal and accounting activities | - | - | - | - | - | - | - | - |
| 70 - Activities of head offices; management consultancy activities | - | - | - | - | 1 | 9,934 | 1 | 9,934 |
| 71 - Architectural and engineering activities; technical testing and analysis | - | - | - | - | - | - | - | - |
| 72 - Scientific research and development | - | - | - | - | - | - | - | - |
| 73 - Advertising and market research | - | - | - | - | - | - | - | - |
| 74 - Other professional, scientific and technical activities | - | - | - | - | - | - | - | - |
| 75 - Veterinary activities | - | - | - | - | - | - | - | - |
| M. Administrative and support service activities | 3 | 46,224 | 1 | 450 | 5 | 99,961 | 9 | 146,635 |
| 77 - Rental and leasing activities | - | - | 1 | 450 | - | - | 1 | 450 |
| 78 - Employment activities | - | - | - | - | - | - | - | - |
| 79 - Travel agency, tour operator, reservation service and related activities | 3 | 46,224 | - | - | - | - | 3 | 46,224 |
| 80 - Security and investigation activities | - | - | - | - | 3 | 43,144 | 3 | 43,144 |
| 81 - Services to buildings and landscape activities | - | - | - | - | - | - | - | - |
| 82 - Office administrative, office support and other business support activities | - | - | - | - | 2 | 56,817 | 2 | 56,817 |
| N. Education | 2 | 11,968 | 9 | 15,853 | 22 | 767,000 | 33 | 794,821 |
| O. Human health and social work activities | 2 | 10,397 | 12 | 32,710 | 17 | 1,468,991 | 31 | 1,512,098 |
| 86 - Human health activities | 2 | 10,397 | 12 | 32,710 | 17 | 1,468,991 | 31 | 1,512,098 |
| 87 - Residential care activities | - | - | - | - | - | - | - | - |
| 88 - Social work activities with and without accommodation | - | - | - | - | - | - | - | - |
| P. Arts, entertainment and recreation | - | - | - | - | - | - | - | - |
| Q. Other service activities | 1 | 8,872 | 3 | 7,200 | 8 | 63,659 | 12 | 79,731 |
| 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 | 27,885 | 13,483,515 | 4,175 | 2,889,443 | - | - | 32,060 | 16,372,957 |
| A. Bank Employees | 1,119 | 1,791,014 | 133 | 229,802 | - | - | 1,252 | 2,020,815 |
| 1) For house building | 369 | 1,255,869 | 42 | 162,783 | - | - | 411 | 1,418,652 |
| 2) For transport i.e. purchase of car etc. | 312 | 350,326 | 28 | 39,480 | - | - | 340 | 389,806 |
| 3) Other purposes | 438 | 184,819 | 63 | 27,539 | - | - | 501 | 212,358 |
| B. Consumer Financing | 26,765 | 11,691,837 | 4,042 | 2,659,641 | - | - | 30,807 | 14,351,478 |
| 1) For house building | 26,433 | 11,619,722 | 4,004 | 2,635,071 | - | - | 30,437 | 14,254,793 |
| 2) For transport i.e. purchase of car etc | 1 | 249 | - | - | - | - | 1 | 249 |
| 3) Credit cards | - | - | - | - | - | - | - | - |
| 4) Consumers durable | 66 | 59,278 | 16 | 23,589 | - | - | 82 | 82,867 |
| 5) Personal loans | 265 | 12,588 | 22 | 981 | - | - | 287 | 13,569 |
| C) Other | 1 | 664 | - | - | - | - | 1 | 664 |
| VII. OTHER | - | - | - | - | 2 | 2,433,890 | 2 | 2,433,890 |
| Total | 28,110 | 16,088,204 | 4,306 | 3,304,916 | 1,666 | 153,759,807 | 34,082 | 173,152,926 |

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

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

| Rate of Interest | Mar-24 | Dec-24 | Mar-25 P |
|------------------|--------------------|--------------------|--------------------|
| 0.00 | 15,778,478 | 15,365,619 | 15,506,176 |
| 1.00 | - | - | - |
| 2.00 | - | - | - |
| 3.00 | 7,056,438 | 7,592,842 | 6,971,735 |
| 4.00 | 10,224,743 | 8,582,081 | 7,716,273 |
| 5.00 | 10,320,804 | 9,218,538 | 8,762,146 |
| 6.00 | 3,710,048 | 4,142,270 | 4,195,660 |
| 7.00 | 3,391,182 | 3,055,061 | 3,073,703 |
| 8.00 | 1,253,916 | 1,181,452 | 1,242,184 |
| 9.00 | 811,438 | 616,538 | 562,638 |
| 10.00 | 569,573 | 512,197 | 401,369 |
| 11.00 | 7,012 | 1,313 | 813 |
| 12.00 | 2,070,686 | 5,698,985 | 6,083,726 |
| 13.00 | 1,302,858 | 4,383,497 | 19,586,063 |
| 14.00 | 1,872 | 20,791,041 | 59,642,107 |
| 15.00 | - | 27,088,288 | 26,060,614 |
| 16.00 | 62,700 | 15,449,292 | 5,374,780 |
| 17.00 | 211,747 | 12,298,637 | 3,220,353 |
| 18.00 | 3,021 | 18,521,642 | 1,029,219 |
| 19.00 | 491,325 | 4,363,045 | 398,409 |
| 20.00 | 264,331 | 2,535,008 | 496,955 |
| 21.00 | 185,889 | 7,607,242 | 187,678 |
| 22.00 | 3,778,893 | 2,895,790 | 2,136,364 |
| 23.00 | 31,798,690 | 484,157 | 180,098 |
| 24.00 | 44,653,640 | 173,573 | 128,826 |
| 25.00 & above | 33,289,336 | 998,257 | 195,037 |
| Total | 171,238,620 | 173,556,365 | 173,152,926 |

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

9.9.1 Advances Classified by Rate of Interest and Gender

Development Finance Institutions
As on 31st March, 2025

(Thousand Rupees)

| Rate of Interest | Males | Females | Others | Total |
|------------------|-------------------|------------------|--------------------|--------------------|
| 0.00 | 3,090,502 | 480,768 | 11,934,906 | 15,506,176 |
| 1.00 | - | - | - | - |
| 2.00 | - | - | - | - |
| 3.00 | 8,020 | 85 | 6,963,630 | 6,971,735 |
| 4.00 | 412,607 | 57,805 | 7,245,861 | 7,716,273 |
| 5.00 | 2,497,384 | 772,122 | 5,492,641 | 8,762,146 |
| 6.00 | 1,669,361 | 239,784 | 2,286,515 | 4,195,660 |
| 7.00 | 2,371,555 | 544,296 | 157,852 | 3,073,703 |
| 8.00 | - | - | 1,242,184 | 1,242,184 |
| 9.00 | - | - | 562,638 | 562,638 |
| 10.00 | 106,794 | 25,555 | 269,020 | 401,369 |
| 11.00 | - | - | 813 | 813 |
| 12.00 | 1,320,127 | 336,186 | 4,427,413 | 6,083,726 |
| 13.00 | 820,019 | 183,214 | 18,582,830 | 19,586,063 |
| 14.00 | 19,888 | - | 59,622,219 | 59,642,107 |
| 15.00 | 308,632 | 18,510 | 25,733,472 | 26,060,614 |
| 16.00 | 1,321,282 | 282,823 | 3,770,675 | 5,374,780 |
| 17.00 | 743,061 | 39,079 | 2,438,213 | 3,220,353 |
| 18.00 | 222,439 | 25,432 | 781,348 | 1,029,219 |
| 19.00 | 121,350 | 62,550 | 214,509 | 398,409 |
| 20.00 | 364,688 | 88,647 | 43,620 | 496,955 |
| 21.00 | 137,263 | 25,953 | 24,462 | 187,678 |
| 22.00 | 185,363 | 29,635 | 1,921,366 | 2,136,364 |
| 23.00 | 141,049 | 29,309 | 9,740 | 180,098 |
| 24.00 | 96,979 | 29,163 | 2,684 | 128,826 |
| 25.00 & above | 129,841 | 34,000 | 31,196 | 195,037 |
| Total | 16,088,204 | 3,304,916 | 153,759,807 | 173,152,926 |

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

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

| | | (Million Rupees) | | | | | | | | |
|--------------------|------------------|------------------|---------|---------|--------|---------|---------|----------|---------|---------|
| Provinces/Regions | Category | Mar-24 | | | Dec-24 | | | Mar-25 P | | |
| | | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban | Total |
| Overall | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | 3,891 | 3,891 | - | 3,719 | 3,719 | - | 3,759 | 3,759 |
| | NBFCs & Fin Aux. | - | 1,714 | 1,714 | - | 1,215 | 1,215 | - | 1,333 | 1,333 |
| | Private Sector | 104 | 145,807 | 145,911 | - | 149,761 | 149,761 | - | 149,254 | 149,254 |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 16,994 | 1,091 | 18,085 | 466 | 16,181 | 16,647 | 458 | 15,915 | 16,373 |
| | Others | - | 1,638 | 1,638 | - | 2,215 | 2,215 | - | 2,434 | 2,434 |
| | Total | 17,098 | 154,141 | 171,239 | 466 | 173,091 | 173,556 | 458 | 172,695 | 173,153 |
| Punjab | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | 63 | - | 63 | - | - | - | - | - | - |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 8,103 | - | 8,103 | - | 7,414 | 7,414 | - | 7,304 | 7,304 |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | 8,165 | - | 8,165 | - | 7,414 | 7,414 | - | 7,304 | 7,304 |
| Sindh | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | 2,991 | 2,991 | - | 2,817 | 2,817 | - | 2,858 | 2,858 |
| | NBFCs & Fin Aux. | - | 1,625 | 1,625 | - | 1,215 | 1,215 | - | 1,333 | 1,333 |
| | Private Sector | 20 | 114,239 | 114,259 | - | 113,245 | 113,245 | - | 114,885 | 114,885 |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 5,342 | 829 | 6,170 | 54 | 5,599 | 5,653 | 53 | 5,474 | 5,527 |
| | Others | - | 1,638 | 1,638 | - | 2,215 | 2,215 | - | 2,434 | 2,434 |
| | Total | 5,362 | 121,322 | 126,683 | 54 | 125,091 | 125,145 | 53 | 126,983 | 127,036 |
| Khyber Pakhtunkhwa | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | - | - | - | - | - | - | - | - | - |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 1,604 | - | 1,604 | 187 | 1,266 | 1,453 | 180 | 1,232 | 1,411 |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | 1,604 | - | 1,604 | 187 | 1,266 | 1,453 | 180 | 1,232 | 1,411 |
| Balochistan | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | - | - | - | - | - | - | - | - | - |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 84 | - | 84 | - | 68 | 68 | - | 66 | 66 |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | 84 | - | 84 | - | 68 | 68 | - | 66 | 66 |
| Islamabad | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | 900 | 900 | - | 902 | 902 | - | 902 | 902 |
| | NBFCs & Fin Aux. | - | 89 | 89 | - | - | - | - | - | - |
| | Private Sector | 21 | 31,567 | 31,589 | - | 36,516 | 36,516 | - | 34,369 | 34,369 |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 582 | 263 | 844 | - | 890 | 890 | - | 908 | 908 |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | 603 | 32,819 | 33,422 | - | 38,308 | 38,308 | - | 36,179 | 36,179 |

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

| | | (Million Rupees) | | | | | | | | |
|-------------------|------------------|------------------|-------|-------|--------|-------|-------|----------|-------|-------|
| Provinces/Regions | Category | 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 | - | - | - | - | - | - | - | - | - |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 1,216 | - | 1,216 | 225 | 889 | 1,113 | 225 | 876 | 1,102 |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | 1,216 | - | 1,216 | 225 | 889 | 1,113 | 225 | 876 | 1,102 |
| AJK | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | - | - | - | - | - | - | - | - | - |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 64 | - | 64 | - | 54 | 54 | - | 54 | 54 |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | 64 | - | 64 | - | 54 | 54 | - | 54 | 54 |

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(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 | 270 | 473 | 248 | 451 | 307 | 464 |
| 5,000 to 10,000 | 309 | 2,141 | 307 | 2,131 | 303 | 2,114 |
| 10,000 to 20,000 | 1,895 | 28,961 | 1,855 | 28,381 | 1,839 | 28,069 |
| 20,000 to 25,000 | 2,038 | 43,833 | 1,996 | 42,961 | 1,988 | 42,768 |
| 25,000 to 30,000 | 611 | 16,624 | 572 | 15,554 | 574 | 15,581 |
| 30,000 to 40,000 | 1,994 | 67,543 | 1,947 | 65,995 | 1,951 | 66,138 |
| 40,000 to 50,000 | 2,837 | 121,751 | 2,764 | 118,756 | 2,757 | 118,311 |
| 50,000 to 60,000 | 2,414 | 131,746 | 2,354 | 128,447 | 2,324 | 126,703 |
| 60,000 to 70,000 | 4,298 | 261,368 | 4,220 | 256,464 | 4,216 | 256,264 |
| 70,000 to 80,000 | 1,259 | 93,731 | 1,139 | 84,831 | 1,137 | 84,511 |
| 80,000 to 90,000 | 1,155 | 97,243 | 1,100 | 92,667 | 1,087 | 91,376 |
| 90,000 to 100,000 | 1,097 | 103,596 | 1,034 | 97,753 | 1,033 | 97,573 |
| 100,000 to 200,000 | 4,290 | 580,344 | 3,913 | 525,971 | 3,835 | 511,480 |
| 200,000 to 300,000 | 1,386 | 337,587 | 1,221 | 296,519 | 1,271 | 305,791 |
| 300,000 to 400,000 | 959 | 334,888 | 790 | 275,067 | 780 | 270,371 |
| 400,000 to 500,000 | 764 | 342,445 | 606 | 271,847 | 580 | 259,949 |
| 500,000 to 600,000 | 506 | 279,622 | 467 | 259,308 | 510 | 282,575 |
| 600,000 to 700,000 | 488 | 319,947 | 459 | 298,820 | 395 | 256,290 |
| 700,000 to 800,000 | 428 | 324,406 | 373 | 281,253 | 354 | 265,187 |
| 800,000 to 900,000 | 408 | 348,490 | 354 | 304,195 | 354 | 300,463 |
| 900,000 to 1,000,000 | 367 | 352,526 | 303 | 289,784 | 331 | 314,595 |
| 1,000,000 to 2,000,000 | 2,336 | 3,500,406 | 2,158 | 3,204,800 | 2,133 | 3,121,612 |
| 2,000,000 to 3,000,000 | 1,172 | 2,937,059 | 1,040 | 2,598,677 | 1,104 | 2,710,385 |
| 3,000,000 to 4,000,000 | 598 | 2,160,385 | 573 | 2,021,028 | 580 | 2,017,399 |
| 4,000,000 to 5,000,000 | 373 | 1,730,973 | 408 | 1,930,270 | 432 | 1,937,647 |
| 5,000,000 to 6,000,000 | 302 | 1,698,344 | 228 | 1,268,408 | 222 | 1,204,361 |
| 6,000,000 to 7,000,000 | 110 | 779,651 | 133 | 932,143 | 144 | 940,472 |
| 7,000,000 to 8,000,000 | 92 | 727,918 | 102 | 829,004 | 108 | 811,004 |
| 8,000,000 to 9,000,000 | 102 | 905,961 | 115 | 792,225 | 91 | 771,639 |
| 9,000,000 to 10,000,000 | 97 | 942,821 | 125 | 1,268,602 | 135 | 1,294,950 |
| 10,000,000 to 100,000,000 | 661 | 24,251,551 | 698 | 24,390,864 | 782 | 27,078,515 |
| 100,000,000 & Over | 414 | 127,414,283 | 420 | 130,583,186 | 425 | 127,568,370 |
| Total | 36,030 | 171,238,620 | 34,022 | 173,556,365 | 34,082 | 173,152,926 |

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

9.11.1 Advances Classified by Size of Accounts and Gender

Development Finance Institutions As on 31st 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 | 238 | 402 | 38 | 57 | 31 | 5 | 307 | 464 |
| 5,000 to 10,000 | 266 | 1,852 | 37 | 262 | - | - | 303 | 2,114 |
| 10,000 to 20,000 | 1,667 | 25,511 | 171 | 2,542 | 1 | 16 | 1,839 | 28,069 |
| 20,000 to 25,000 | 1,809 | 38,901 | 179 | 3,867 | - | - | 1,988 | 42,768 |
| 25,000 to 30,000 | 502 | 13,638 | 71 | 1,916 | 1 | 27 | 574 | 15,581 |
| 30,000 to 40,000 | 1,710 | 58,074 | 241 | 8,064 | - | - | 1,951 | 66,138 |
| 40,000 to 50,000 | 2,506 | 107,483 | 248 | 10,686 | 3 | 142 | 2,757 | 118,311 |
| 50,000 to 60,000 | 2,069 | 112,752 | 254 | 13,899 | 1 | 52 | 2,324 | 126,703 |
| 60,000 to 70,000 | 3,855 | 234,202 | 360 | 21,997 | 1 | 65 | 4,216 | 256,264 |
| 70,000 to 80,000 | 1,007 | 74,761 | 128 | 9,596 | 2 | 154 | 1,137 | 84,511 |
| 80,000 to 90,000 | 937 | 78,881 | 149 | 12,410 | 1 | 85 | 1,087 | 91,376 |
| 90,000 to 100,000 | 904 | 85,381 | 129 | 12,192 | - | - | 1,033 | 97,573 |
| 100,000 to 200,000 | 3,297 | 438,068 | 524 | 71,347 | 14 | 2,066 | 3,835 | 511,480 |
| 200,000 to 300,000 | 1,047 | 250,659 | 212 | 52,133 | 12 | 2,998 | 1,271 | 305,791 |
| 300,000 to 400,000 | 639 | 221,814 | 131 | 45,129 | 10 | 3,429 | 780 | 270,371 |
| 400,000 to 500,000 | 460 | 206,385 | 106 | 47,221 | 14 | 6,342 | 580 | 259,949 |
| 500,000 to 600,000 | 419 | 232,713 | 84 | 45,887 | 7 | 3,974 | 510 | 282,575 |
| 600,000 to 700,000 | 293 | 190,193 | 85 | 55,106 | 17 | 10,992 | 395 | 256,290 |
| 700,000 to 800,000 | 277 | 207,388 | 67 | 50,382 | 10 | 7,416 | 354 | 265,187 |
| 800,000 to 900,000 | 282 | 239,043 | 66 | 56,300 | 6 | 5,120 | 354 | 300,463 |
| 900,000 to 1,000,000 | 252 | 239,767 | 70 | 66,261 | 9 | 8,567 | 331 | 314,595 |
| 1,000,000 to 2,000,000 | 1,596 | 2,326,958 | 447 | 658,307 | 90 | 136,348 | 2,133 | 3,121,612 |
| 2,000,000 to 3,000,000 | 803 | 1,977,139 | 235 | 569,314 | 66 | 163,931 | 1,104 | 2,710,385 |
| 3,000,000 to 4,000,000 | 421 | 1,464,269 | 115 | 400,032 | 44 | 153,098 | 580 | 2,017,399 |
| 4,000,000 to 5,000,000 | 274 | 1,231,207 | 73 | 323,810 | 85 | 382,630 | 432 | 1,937,647 |
| 5,000,000 to 6,000,000 | 153 | 826,989 | 27 | 147,555 | 42 | 229,818 | 222 | 1,204,361 |
| 6,000,000 to 7,000,000 | 92 | 602,052 | 11 | 73,120 | 41 | 265,300 | 144 | 940,472 |
| 7,000,000 to 8,000,000 | 63 | 473,782 | 13 | 98,349 | 32 | 238,872 | 108 | 811,004 |
| 8,000,000 to 9,000,000 | 53 | 448,556 | 6 | 51,012 | 32 | 272,071 | 91 | 771,639 |
| 9,000,000 to 10,000,000 | 90 | 866,739 | 14 | 132,959 | 31 | 295,252 | 135 | 1,294,950 |
| 10,000,000 to 100,000,000 | 129 | 2,812,641 | 15 | 263,205 | 638 | 24,002,668 | 782 | 27,078,515 |
| 100,000,000 & Over | - | - | - | - | 425 | 127,568,370 | 425 | 127,568,370 |
| Total | 28,110 | 16,088,204 | 4,306 | 3,304,916 | 1,666 | 153,759,807 | 34,082 | 173,152,926 |

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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

| Securities / Shares | 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 | 1,948,994,688 | 2,145,374,700 | 2,003,056,560 | 1,538,468,037 | 1,417,354,330 | 1,572,479,467 | 1,156,557,111 | 1,187,612,600 | 1,197,600,304 |
| 1) Treasury Bills | 825,642,219 | 994,391,500 | 829,755,321 | 132,871,195 | 140,346,130 | 134,740,083 | 30,638,296 | 32,153,000 | 30,908,654 |
| 2) Pakistan Investment Bonds (PIBs) | 1,123,352,469 | 1,150,983,200 | 1,173,301,239 | 1,405,596,842 | 1,277,008,200 | 1,437,739,384 | 1,125,918,815 | 1,155,459,600 | 1,166,691,650 |
| a. Fixed Rate | 286,288,736 | 293,279,600 | 294,233,860 | 317,585,581 | 328,676,600 | 322,893,572 | 40,428,559 | 41,403,500 | 41,854,008 |
| b. Floating Rate | 837,063,732 | 857,703,600 | 879,067,379 | 1,088,011,261 | 948,331,600 | 1,114,845,812 | 1,085,490,257 | 1,114,056,100 | 1,124,837,642 |
| 3) Others | - | - | - | - | - | - | - | - | - |
| II. Provincial Government | - | - | - | - | - | - | - | - | - |
| III. Local Government | - | - | - | - | - | - | - | - | - |
| IV. SHARES | 16,130,025 | 26,986,478 | 17,152,550 | 17,662,602 | 29,113,081 | 19,598,228 | 20,705,824 | 32,047,666 | 22,307,771 |
| 1) Quoted On The Stock Exchange of which: | 10,336,133 | 10,111,029 | 11,590,802 | 9,415,368 | 10,084,291 | 11,563,073 | 10,960,137 | 11,520,423 | 12,877,067 |
| Financial Institutions | 1,190,729 | 1,114,318 | 1,174,275 | 1,785,561 | 1,816,878 | 1,790,182 | 1,835,345 | 1,816,111 | 1,771,078 |
| NFPSEs | 708,758 | 173,608 | 816,943 | 597,909 | 52,895 | 1,125,376 | 573,491 | 78,646 | 979,430 |
| Private Sector | 4,201,975 | 2,459,030 | 5,192,864 | 3,334,662 | 2,108,541 | 4,616,751 | 4,014,143 | 2,828,815 | 5,196,761 |
| 2) Unquoted On The Stock Exchange of which: | 5,793,893 | 16,875,449 | 5,561,748 | 8,247,233 | 19,028,789 | 8,035,155 | 9,745,687 | 20,527,243 | 9,430,704 |
| Financial Institutions | 3,370,972 | 14,455,009 | 3,328,116 | 5,212,900 | 16,296,937 | 5,310,875 | 6,961,585 | 18,045,622 | 7,054,254 |
| NFPSEs | 200,000 | 200,000 | 100,000 | 200,000 | 200,000 | 100,000 | 200,000 | 200,000 | 100,000 |
| Private Sector | 2,222,921 | 2,220,440 | 2,133,632 | 2,834,334 | 2,531,853 | 2,624,280 | 2,584,103 | 2,281,622 | 2,276,450 |
| V. DEBENTURES | - | - | - | - | - | - | - | - | - |
| VI. PARTICIPATION TERM CERTIFICATES | 6,366 | 6,366 | 37,953 | 6,366 | 6,366 | 36,589 | 6,366 | 6,366 | 36,589 |
| VII. CERTIFICATE OF INVESTMENTS | 22,500 | 22,500 | - | - | - | - | - | - | - |
| VIII. TERM FINANCE CERTIFICATES | 23,703,673 | 23,687,092 | 26,058,107 | 22,084,863 | 22,091,510 | 24,067,403 | 21,476,790 | 21,551,673 | 23,524,138 |
| IX. MUTUAL FUNDS | 670,571 | 727,382 | 661,288 | 778,911 | 832,095 | 778,911 | 778,911 | 832,968 | 778,911 |
| X. OTHERS | - | - | - | 384,547 | 384,547 | 384,687 | - | - | - |
| XI. Islamic Banking Products - Investments | 15,656,983 | 15,597,506 | 16,086,135 | 11,510,130 | 11,613,288 | 11,510,714 | 12,111,781 | 12,046,781 | 12,427,824 |
| a. Government Islamic Securities | 6,046,320 | 6,000,000 | 6,329,432 | 2,565,000 | 2,500,000 | 2,577,327 | 2,565,000 | 2,500,000 | 2,610,336 |
| 1. GOP Ijara Sukuk | 6,046,320 | 6,000,000 | 6,329,432 | 2,565,000 | 2,500,000 | 2,577,327 | 2,565,000 | 2,500,000 | 2,610,336 |
| a. Variable Rental Rate (VRR) | 6,046,320 | 6,000,000 | 6,329,432 | 2,565,000 | 2,500,000 | 2,577,327 | 2,565,000 | 2,500,000 | 2,610,336 |
| b. Fixed Rental Rate (FRR) | - | - | - | - | - | - | - | - | - |
| 2. Bai Muajjal - Government | - | - | - | - | - | - | - | - | - |
| 3. Islamic Naya Pakistan Certificate | - | - | - | - | - | - | - | - | - |
| 4. Other | - | - | - | - | - | - | - | - | - |
| b. Corporate Sukuks | 9,610,663 | 9,597,506 | 9,756,703 | 8,945,130 | 9,113,288 | 8,933,387 | 9,546,781 | 9,546,781 | 9,817,488 |
| 1) Diminishing Musharaka Sukuk | 6,003,758 | 5,992,101 | 6,142,300 | 5,552,284 | 5,852,649 | 5,663,087 | 6,857,385 | 6,857,385 | 6,966,334 |
| 2) Ijarah Sukuk | - | - | - | - | - | - | - | - | - |
| 3) Modaraba Sukuk | 601,500 | 600,000 | 601,500 | 600,000 | 600,000 | 604,922 | 600,000 | 600,000 | 601,666 |
| 4) Wakala Sukuk | - | - | - | - | - | - | - | - | - |
| 5) Any other | 3,005,405 | 3,005,405 | 3,012,903 | 2,792,846 | 2,660,639 | 2,665,378 | 2,089,396 | 2,089,396 | 2,249,488 |
| c. Wakala Placements | - | - | - | - | - | - | - | - | - |
| d. Commodity Murabaha | - | - | - | - | - | - | - | - | - |
| e. Modarba Certificates | - | - | - | - | - | - | - | - | - |
| e. Placements Bai Muajjal | - | - | - | - | - | - | - | - | - |
| f. Certificate of Investment (COIs) | - | - | - | - | - | - | - | - | - |
| g. Other Islamic Mode of Investments | - | - | - | - | - | - | - | - | - |
| Total | 2,233,563,352 | 2,329,818,301 | 2,321,211,708 | 1,919,244,885 | 2,090,127,440 | 2,020,014,747 | 1,211,636,783 | 1,254,098,053 | 1,256,675,538 |