

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Sep-24	Jun-25	Sep-25 P
Assets			
I. Currency and Deposits	889,926,794	952,221,461	943,651,642
1. Currency	66,201,287	92,714,200	71,570,393
2. Transferable Deposits	11,311,338	11,100,332	9,965,607
3. Restricted/ compulsory deposits	43,233,154	69,230,829	44,931,007
4 Other Deposits	6,913,932	1,974,790	826,863
	4,742,863	10,408,248	15,846,917
II. Securities (other than shares)	183,160,290	216,953,693	202,161,999
1. Short-term	113,518,142	128,189,062	124,469,020
2. Long-term	69,642,148	88,764,632	77,692,980
III. Loans extended (Advances)¹	524,704,931	526,050,766	546,568,094
1. Short-term	364,551,479	310,228,603	313,827,184
A) Money at call	9,687,494	12,157,222	5,301,690
B) Reverse Repo	14,619,366	22,075,605	22,057,384
C) Bills purchased and discounted	216,403	-	-
D) Other short-term loans	340,028,216	275,995,776	286,468,110
2. Long-term	160,153,452	215,822,163	232,740,910
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	146,842	151,328	148,890
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	57,261,127	63,683,411	69,589,251
1. Trade credit and advances	272,793	43,856	40,414
2. Others	56,988,334	63,639,555	69,548,837
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	5,699,368	-	-
D) Miscellaneous assets residents sector	51,288,966	63,639,555	69,548,837
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	58,452,318	52,668,062	53,613,015
1. Produced assets	56,621,148	49,402,614	50,180,636
A) Tangible fixed assets	44,588,067	40,941,127	41,222,110
a) Dwellings	3,196,700	184,807	-
i) Building on freehold land	253,420	-	-
ii) Building on leasehold land	2,943,280	184,807	-
b) Other buildings and structures	9,021,522	11,047,971	11,856,481
i) Building on freehold land	920,633	920,633	1,916,833
ii) Building on leasehold land	8,100,889	10,127,338	9,939,648
c) Machinery and equipment	24,354,145	19,746,325	20,228,726
i) Transport equipment	1,776,510	1,714,218	1,746,868
ii) Furniture & Fixtures	3,853,252	4,391,367	4,456,578
iii) Office equipment	13,335,897	6,728,380	7,035,748
iv) Other machinery & equipment	5,388,486	6,912,360	6,989,532
d) Other tangible fixed assets n.e.s	8,015,700	9,962,024	9,136,903
B) Intangible fixed assets	12,033,081	8,461,487	8,958,526
a) Computer software	10,448,931	7,274,568	7,761,924
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,584,150	1,186,919	1,196,602
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,824,646	366,948	367,967
A) Tangible non-produced assets	1,802,387	363,510	361,637
a) Land	90,050	343,470	343,470
i) Land underlying Buildings and structures	90,050	343,470	343,470
1. Freehold land	90,050	343,470	343,470
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,712,337	20,040	18,167
B) Intangible non-produced assets	22,259	3,438	6,330
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	22,259	3,438	6,330
3. Capital work in progress	6,524	2,898,500	3,064,412

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Sep-24	Jun-25	Sep-25 P
Liabilities			
I. Deposits²	889,926,794	952,221,458	943,651,637
1. Transferable Deposits	662,254,676	720,146,188	719,496,709
2. Restricted/ compulsory deposits	527,505,710	558,456,865	565,083,868
3. Other deposits	134,748,966	-	-
II. Securities (other than shares bonds/ debentures etc.)	7,819,359	9,524,233	8,718,159
1. Short-term	-	-	-
2. Long-term	7,819,359	9,524,233	8,718,159
III. Loans (Borrowings)	43,644,823	78,442,239	62,722,702
1. Short-term	18,284,709	51,464,888	36,729,516
A) Money at call	-	-	1,439,335
B) Repurchase agreements (Repo)	3,763,420	-	4,112,195
C) Other short-term borrowings	14,521,289	51,464,888	31,177,986
2. Long-term borrowings	25,360,114	26,977,351	25,993,186
IV. Financial Derivatives			
V. Other accounts payable	151,935,281	137,355,136	144,353,557
1. Provision for losses	45,779,481	57,688,691	62,412,040
A) Provision for loan losses-Specific	40,948,143	45,730,488	44,838,422
B) Provision for loan losses-General	4,830,492	11,958,203	17,425,734
C) Provision for other losses	846	-	147,884
2. Accumulated Depreciation	31,446,034	30,870,540	30,629,607
3. Other accounts payable to other resident Sectors	74,709,766	48,795,905	51,311,910
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	131,493	500,648	120,478
D) Miscellaneous liability items	74,578,273	48,295,257	51,191,431
a) Suspense account	0	-	-
b) Provision for expected costs	1,430,947	3,309,560	2,382,910
c) Deferred tax liabilities	-	-	-
d) Accrued wages	296,040	993,994	1,202,693
e) Accrued rent	1,816	4,027	4,545
f) Accrued taxes	872,555	1,138,456	1,819,176
g) Other miscellaneous liability items	71,976,915	42,849,220	45,782,108
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes			
VII. Shares and other equity	24,272,655	6,753,663	8,360,511
1. Quoted	19,003,447	22,421,814	23,829,814
2. Non quoted	30,488,403	31,434,436	31,662,804
3. Investment fund shares	-	-	-
4. Retained earnings	(73,706,850)	(61,879,830)	(61,954,752)
5. Current year result	(12,387,499)	(2,752,822)	(2,985,872)
6. General and special reserve	59,664,316	16,489,597	16,890,632
7. Valuation adjustments	1,210,838	1,040,469	917,886

Notes:

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

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

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

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
A. Mark-Up/Return/Interest Earned	64,770,178	59,280,548	57,031,981
1. Loans and advances	35,813,926	37,604,027	39,434,260
2. Investments	9,155,066	5,977,092	5,743,495
3. Lendings to financial institutions	995,917	1,053,642	1,058,151
4. Balances with banks	1,356,271	921,349	1,126,050
5. Income from inter-office lending	17,087,766	12,732,759	8,539,406
6. Other	361,232	991,679	1,130,619
B. Mark-Up/Return/Interest Expensed	44,151,774	33,607,280	29,145,594
1. Deposits	24,447,714	18,572,017	18,301,061
2. Borrowings	1,610,830	1,663,045	1,557,360
3. Subordinated debt	614,717	250,471	333,586
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	382,636	383,833	407,123
6. Expense on inter-office borrowing	17,087,767	12,732,758	8,539,409
7. Other	8,110	5,156	7,056
I. Net Mark-UP/Return/Interest Income (A - B)	20,618,404	25,673,267	27,886,387
C. Non Mark-UP/Return/Interest Income	9,368,987	10,759,079	8,255,430
1. Fee & Commission Income	5,367,387	2,071,833	2,450,844
i. Branch banking customer fees	4,115,971	668,808	727,388
ii. Consumer finance related fees	293,665	479,662	515,389
iii. Card related fees	114,135	81,826	125,517
iv. Credit related fees	607,447	824,450	847,844
v. Investment banking fee	-	-	-
vi. Commission on trade	178	320	147
vii. Commission on guarantees	127	-	-
viii. Commission on cash management	4,925	(2)	1
ix. Commission on remittances including home remittances	300	444	145
x. Commission on utility bills	2,149	772	1,010
xi. Commission income - Bancassurance	4,730	4,099	4,388
xii. Rent on lockers	284	282	316
xiii. Commission on investments services	-	-	-
xiv. Other Commission	223,475	11,172	228,698
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(130,160)	211,196	(131,365)
i. Realised	(234,412)	12,185	16,669
ii. Unrealised - held for trading	104,252	199,011	(148,034)
6. Other Income	4,131,760	8,476,049	5,935,951
i. Rent on property	8	-	-
ii. Gain on sale of fixed assets-net	(15,844)	13,597	42,431
iii. Loss on termination of lease liability against right of use assets	-	6,678	(3,339)
iv. Gain on sale of non banking assets - net	(2)	-	-
v. Other	4,147,598	8,455,775	5,896,859
II. Total Income (I + C)	29,987,391	36,432,346	36,141,817

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
D. Non Mark-UP/Return/Interest Expenses			
1. Operating expenses	30,002,445	24,699,580	25,990,831
i. Total compensation expense	7,451,299	6,851,615	6,945,571
ii. Property expense	4,437,321	3,761,146	4,003,920
a. Rent and taxes	160,653	99,113	108,090
b. Insurance	664,687	708,167	621,569
c. Utilities cost	819,722	487,575	555,742
d. Lease rental	-	14,350	29,700
e. Fuel expense generators	127,702	87,918	105,858
f. Security (including guards)	597,803	514,915	489,619
g. Repair and maintenance (including janitorial charges)	600,393	393,481	514,411
h. Depreciation on right-of-use assets	545,198	450,872	462,903
i. Depreciation	921,163	1,004,755	1,116,027
iii. Information technology expenses	2,859,179	823,493	932,186
iv. Other operating expenses	15,254,646	13,263,327	14,109,153
2. Workers welfare fund	90,429	32,927	41,514
3. Other charges	11,971	29,984	36,406
i. Penalties imposed by State Bank of Pakistan	4,119	4,950	242
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	7,852	25,034	36,164
III. Profit before provisions (II - D)	(117,453)	11,669,856	10,073,066
E. Provisions / (reversals) and write offs - net	8,968,997	10,458,679	10,950,251
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	9,898,722	11,247,899	11,269,345
4. (Reversals) / provisions against off balance sheet items	121,522	-	-
5. Reversals against other assets	-	-	-
6. Recovery of written off / charged off bad debts	(1,051,247)	(789,220)	(319,094)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(9,086,450)	1,211,177	(877,185)
G. Taxation	(7,965,667)	1,561,521	470,755
1. Current	898,046	1,439,132	1,688,707
2. Prior	-	25,000	204,758
3. Deferred	(8,863,713)	97,389	(1,422,710)
V. Profit After Taxation (IV - G)	(1,120,784)	(350,344)	(1,347,940)

Notes on Human Resources

Number of Employees*

1. Permanent	25,552	21,700	21,634
a. Male	18,814	16,678	16,735
<i>of which: Branch Managers</i>	16,231	14,266	14,207
b. Female	2,583	2,412	2,528
<i>of which: Branch Managers</i>	60	43	47
2. Contractual	6,738	5,022	4,899
a. Male	5,618	4,393	4,314
<i>of which: Branch Managers</i>	24	31	32
b. Female	1,120	629	585
<i>of which: Branch Managers</i>	-	-	-

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

(Thousand Rupees)

Type of Account	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	112,860,771	183,057,236	69,510,514	165,819,785	73,029,435	150,784,857
II. Call Deposits	1,693	264,073	2,198	1,124,907	2,742	606,202
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	939,604	177,780,243	972,150	234,802,288	966,943	255,659,845
V. Fixed or Term Deposits	117,068	286,010,851	103,020	300,676,296	114,882	297,791,178
1) <i>Less Than Three Months</i>	<i>1,308</i>	<i>2,286,676</i>	<i>2,359</i>	<i>7,881,703</i>	<i>1,984</i>	<i>2,795,983</i>
2) <i>For Three Months and Over but Less Than Six Months</i>	<i>2,249</i>	<i>7,269,765</i>	<i>2,965</i>	<i>25,409,187</i>	<i>3,930</i>	<i>17,842,264</i>
3) <i>For Six Months and Over but Less Than One Year</i>	<i>6,817</i>	<i>23,426,493</i>	<i>6,477</i>	<i>26,010,840</i>	<i>9,369</i>	<i>29,793,175</i>
4) <i>For One Year & Over but Less Than Two Years</i>	<i>73,223</i>	<i>201,751,177</i>	<i>52,807</i>	<i>178,853,475</i>	<i>51,322</i>	<i>174,276,793</i>
5) <i>For Two Years & Over but Less Than Three Years</i>	<i>2,892</i>	<i>5,628,121</i>	<i>9,565</i>	<i>17,137,552</i>	<i>13,517</i>	<i>24,261,019</i>
6) <i>For Three Years & Over but Less Than Four Years</i>	<i>25,717</i>	<i>41,765,554</i>	<i>24,152</i>	<i>41,415,723</i>	<i>29,672</i>	<i>44,250,438</i>
7) <i>For Four Years & Over but Less Than Five Years</i>	<i>13</i>	<i>21,010</i>	<i>76</i>	<i>179,223</i>	<i>91</i>	<i>196,650</i>
8) <i>For Five Years & Over but Less Than Ten Years</i>	<i>4,849</i>	<i>3,862,054</i>	<i>4,619</i>	<i>3,788,593</i>	<i>4,997</i>	<i>4,374,855</i>
Total	113,919,136	647,112,402	70,587,882	702,423,276	74,114,002	704,842,082

Note(s)

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

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks
As on 30th September, 2025 (P)

(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	49,718,415	106,476,318.14	23,265,098	26,754,098.82	6,679	644,708.76	39,243	16,909,731.47	73,029,435	150,784,857
II. Call Deposits	2,157	364,434	52	547	44	129,941	489	111,280	2,742	606,202
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	592,241	66,215,579	340,933	20,265,841	10,602	9,643,110	23,167	159,535,316	966,943	255,659,845
V. Fixed or Term Deposits	67,928	97,662,909	33,132	42,576,347	11,110	22,800,782	2,712	134,751,140	114,882	297,791,178
1) Less Than Three Months	1,205	1,301,819	506	551,885	109	90,110	164	852,170	1,984	2,795,983
2) For Three Months and Over but Less Than Six Months	2,322	3,331,577	1,009	1,365,687	327	442,607	272	12,702,394	3,930	17,842,264
3) For Six Months and Over but Less Than One Year	6,003	8,366,801	2,639	3,742,792	465	510,374	262	17,173,208	9,369	29,793,175
4) For One Year & Over but Less Than Two Years	28,197	40,886,003	13,975	17,370,074	7,625	15,438,625	1,525	100,582,090	51,322	174,276,793
5) For Two Years & Over but Less Than Three Years	8,407	13,893,657	4,836	7,472,670	205	396,703	69	2,497,988	13,517	24,261,019
6) For Three Years & Over but Less Than Four Years	19,088	27,633,188	8,897	10,843,296	1,471	5,036,701	216	737,253	29,672	44,250,438
7) For Four Years & Over but Less Than Five Years	49	92,385	42	104,265	-	-	-	-	91	196,650
8) For Five Years and Over but Less Than Ten Years	2,657	2,157,478	1,228	1,125,679	908	885,662	204	206,036	4,997	4,374,855
Total	50,380,741	270,719,239	23,639,215	89,596,834	28,435	33,218,541	65,611	311,307,467	74,114,002	704,842,082

Note(s)

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8.4 Deposits Distributed by Category Microfinance

Category of Deposit Holder	Sep-24	Jun-24	Sep-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	647,112,402	702,423,276	150,784,857	606,202	-	255,659,845
I. GOVERNMENT	29,966,121	50,310,644	4,641,711	220	-	10,123,093
A. Federal Government	9,082,041	21,143,168	2,478,480	-	-	6,742,075
B. Provincial Governments	20,648,293	28,780,827	2,163,030	100	-	3,205,245
C. Local Bodies	235,787	386,650	201	120	-	175,773
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	29,843,651	5,165,842	471,979	33	-	1,210,710
Agriculture, hunting and forestry	33	33	33	-	-	-
Services	424,999	126,318	264	-	-	189,010
Utilities	669,374	205,984	428,213	-	-	-
Transport, storage and communications	54,665	41,122	40,915	-	-	298
Manufacturing	27,272,856	3,352,423	-	-	-	999,036
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	2	-	-	-	-	-
Others	1,421,723	1,439,961	2,586	-	-	22,367
III. NON-BANK FINANCIAL INSTITUTIONS	80,930,518	94,219,786	3,323,375	-	-	79,705,616
Mutual Funds and AMCs	43,404,043	53,443,534	115	-	-	68,200,963
Insurance & Pension Funds	2,447,263	2,733,149	159,378	-	-	772,212
MFIs and DFIs	8,625,732	20,681,153	252,693	-	-	8,851,851
Stock Exchange & Brokerage Houses	6,112	34,931	75,579	-	-	18,952
Modarabas	104,823	21,771	-	-	-	11,266
Other NBFIs	26,342,545	17,305,248	2,835,610	-	-	1,850,373
IV. PRIVATE SECTOR (BUSINESS)	48,291,302	67,160,440	9,803,562	181,223	-	24,931,425
A. Agriculture, forestry and fishing	5,401,576	7,750,586	1,862,006	1,558	-	2,637,560
1. Crop and animal production, hunting and related service activities	4,743,470	6,220,516	1,861,614	1,558	-	1,925,662
Growing of Wheat, Rice, Sugar Cane & Cotton	2,219,224	3,992,022	669,329	16	-	1,103,634
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,941	21,015	10,548	-	-	678
Growing of other fruits, vegetables and crops	50,690	37,461	162,291	2	-	9,461
Raising of livestock and other related activities	1,310,917	1,018,142	907,874	1,526	-	122,705
Other agricultural support activities	1,154,698	1,151,876	111,572	14	-	689,185
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	3	2	-	-	-
03 - Fishing and aquaculture	658,106	1,530,067	390	-	-	711,898
B. Mining and quarrying	41,540	11,287	10,781	16	-	5,584
05 - Mining of coal and lignite	2	1	1	-	-	-
06 - Extraction of crude petroleum and natural gas	39,196	11,253	5,573	-	-	5,584
07 - Mining of metal ores	-	0	0	-	-	-
08 - Other mining and quarrying	46	16	16	-	-	-
09 - Mining support service activities	2,295	17	5,191	16	-	-
C. Manufacturing	2,491,243	2,591,078	418,823	2,480	-	1,455,121
10 - Manufacture of food products	280,515	494,468	151,556	16	-	293,774
11 - Manufacture of beverages	3,456	14,721	969	-	-	3,358
12 - Manufacture of tobacco products	-	-	-	-	-	11,078
13 - Manufacture of textiles	496,850	698,213	60,041	-	-	701,752
Preparation and spinning of textile fibres	26,841	34,831	2,993	-	-	38,940
Weaving of textiles	36,407	61,180	47	-	-	0
Finishing of textiles	696	10,708	5,236	-	-	5,823
Manufacture of knitted and crocheted fabrics	2,543	873	560	-	-	-
Manufacture of made-up textile articles, except apparel	23,371	33,362	7,313	-	-	11,848
Manufacture of carpets and rugs	404,186	543,455	-	-	-	644,717
Manufacture of other textiles n.e.c.	2,806	13,804	43,892	-	-	423
14 - Manufacture of wearing apparel	154,105	132,368	112,277	-	-	20,334
15 - Manufacture of leather and related products	3,191	1,652	411	-	-	1,160

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-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
	Than 1 Year	Than 2 Years	Than 3 Years	Than 4 Years	Than 5 Years				
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
20,638,247	29,793,175	174,276,793	24,261,019	44,250,438	196,650	4,374,855	-	297,791,178	704,842,082
1,025,500	2,009,473	28,035,730	214,000	41,774	-	47,000	-	31,373,477	46,138,501
600,000	324,374	6,955,883	26,000	-	-	45,000	-	7,951,257	17,171,812
425,500	1,685,099	21,006,447	188,000	-	-	2,000	-	23,307,046	28,675,421
-	-	73,400	-	41,774	-	-	-	115,174	291,268
-	900,000	3,300,000	-	-	-	-	-	4,200,000	5,882,722
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	189,274
-	-	-	-	-	-	-	-	-	428,213
-	-	-	-	-	-	-	-	-	41,213
-	900,000	3,000,000	-	-	-	-	-	3,900,000	4,899,036
-	-	300,000	-	-	-	-	-	300,000	324,953
7,050,600	10,550,000	14,482,252	255,000	-	-	-	-	32,337,852	115,366,843
-	7,500,000	-	-	-	-	-	-	7,500,000	75,701,078
200,000	50,000	507,198	-	-	-	-	-	757,198	1,688,788
4,725,000	1,100,000	1,462,500	-	-	-	-	-	7,287,500	16,392,043
-	-	-	-	-	-	-	-	-	94,531
-	-	4,000	-	-	-	-	-	4,000	15,266
2,125,600	1,900,000	12,508,554	255,000	-	-	-	-	16,789,154	21,475,137
3,565,409	5,335,985	19,309,596	581,940	2,824,312	53,550	99,590	-	31,770,382	66,686,592
110,108	305,310	1,431,493	32,524	224,467	150	16,190	-	2,120,242	6,621,366
110,108	305,310	481,493	32,524	198,967	150	16,190	-	1,144,742	4,933,576
29,005	46,704	356,142	28,735	185,243	-	10,870	-	656,699	2,429,678
-	-	-	-	-	-	-	-	-	11,226
-	40,500	7,100	300	5,850	-	-	-	53,750	225,504
8,446	10,486	4,750	-	3,385	-	-	-	27,067	1,059,171
72,657	207,620	113,501	3,489	4,489	150	5,320	-	407,226	1,207,996
-	-	-	-	-	-	-	-	-	2
-	-	950,000	-	25,500	-	-	-	975,500	1,687,788
-	-	-	-	-	-	-	-	-	16,381
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	11,157
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	16
-	-	-	-	-	-	-	-	-	5,207
1,158,329	2,325,566	392,500	44,525	69,634	-	55,700	-	4,046,254	5,922,678
1,018,850	2,052,825	194,200	75	1,000	-	700	-	3,267,650	3,712,997
-	-	-	-	-	-	-	-	-	4,327
-	-	-	-	-	-	-	-	-	11,078
-	4,000	103,400	2,500	3,050	-	-	-	112,950	874,743
-	-	-	-	-	-	-	-	-	41,933
-	-	58,000	-	-	-	-	-	58,000	58,047
-	-	-	-	-	-	-	-	-	11,060
-	-	-	-	-	-	-	-	-	560
-	4,000	19,900	2,500	-	-	-	-	26,400	45,561
-	-	-	-	-	-	-	-	-	644,717
-	-	25,500	-	3,050	-	-	-	28,550	72,865
-	980	-	2,600	300	-	-	-	3,880	136,491
-	-	-	-	-	-	-	-	-	1,571

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Sep-24	Jun-24	Sep-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	77	194	107	-	-	1
Manufacture of luggage, handbags and the like, saddlery and harness	677	720	266	-	-	577
Manufacture of footwear	2,436	738	38	-	-	582
a. Leather wear	2,435	737	38	-	-	582
b. Rubber and Plastic wear	1	1	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	416	823	839	-	-	4
17 - Manufacture of paper and paper products	2,474	6,052	751	-	-	11
18 - Printing and reproduction of recorded media	8,254	6,503	3,009	28	-	8,886
Printing and other service activities related to printing	8,211	6,288	2,793	28	-	8,886
Reproduction of recorded media	42	215	216	-	-	-
19 - Manufacture of coke and refined petroleum products	1,878	1,895	1,060	-	-	1,410
20 - Manufacture of chemicals and chemical products	49,502	90,368	3,376	-	-	70,045
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	9,053	121,276	6,800	520	-	52
22 - Manufacture of rubber and plastics products	5,577	8,230	2,312	8	-	3,111
23 - Manufacture of other non-metallic mineral products	304,120	75,702	32,904	1,800	-	1,110
24 - Manufacture of basic metals	5,409	23,730	1,653	-	-	6,239
25. Manufacture of fabricated metal products, except machinery and equipment	16	121	430	-	-	12
26 - Manufacture of computer, electronic and optical products	19,647	13,286	206	-	-	854
27 - Manufacture of electrical equipment	9,053	5,651	2,393	-	-	4,196
28 - Manufacture of machinery and equipment	478	4,468	671	-	-	1,552
29 - Manufacture of motor vehicles, trailers and semi-trailers	283	22,204	857	11	-	3,949
30 - Manufacture of other transport equipment	2	1	-	-	-	5,599
31 - Manufacture of furniture	12,118	15,215	612	-	-	6,490
32. Other manufacturing	1,124,832	853,470	35,547	97	-	310,147
Manufacture of jewellery and related articles	36,465	40,482	10,639	-	-	25,586
Manufacture of imitation jewellery and related articles	769	2,403	147	-	-	912
Manufacture of musical instruments	4	-	-	-	-	-
Manufacture of sports goods	2	2	3	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	3,625	17,444	4,520	-	-	25,937
Manufacture of Handicrafts	1,467	367	419	-	-	-
Other manufacturing n.e.c.	1,082,499	792,772	19,819	97	-	257,712
33 - Repair and installation of machinery and equipment	14	660	148	-	-	-
D. Electricity, gas, steam and air conditioning supply	8,829	10,950	21,324	-	-	8,627
Electric power generation, transmission and distribution	8,829	10,876	21,324	-	-	8,625
a) Hydral	6,526	6,805	753	-	-	4,940
b) Thermal	30	98	167	-	-	2
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	2,266	3,947	11	-	-	3,683
f) Other	7	25	20,393	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	74	-	-	-	2
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	236	230	213	-	-	40
36 - Water collection, treatment and supply	209	218	201	-	-	40
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	27	12	12	-	-	-
F. Construction	1,298,204	742,273	240,534	53,416	-	332,371
41 - Construction of buildings	1,104,008	511,283	97,210	27,250	-	273,913
42 - Civil engineering	193,821	230,851	143,275	26,166	-	58,443
43 - Specialized construction activities	374	138	49	-	-	15

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-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
	Than 1 Year	Than 2 Years	Than 3 Years	Than 4 Years	Than 5 Years	Less Than Ten Years	For ten years and over	Sub Total	108
-	-	-	-	-	-	-	-	-	108
-	-	-	-	-	-	-	-	-	843
-	-	-	-	-	-	-	-	-	620
-	-	-	-	-	-	-	-	-	620
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	843
-	-	-	-	-	-	-	-	-	762
-	-	-	-	-	-	-	-	-	11,923
-	-	-	-	-	-	-	-	-	11,706
-	-	-	-	-	-	-	-	-	216
-	-	-	-	-	-	-	-	-	2,470
-	-	-	-	-	-	-	-	-	73,421
-	-	-	-	3,284	-	-	-	3,284	10,656
-	-	-	-	-	-	-	-	-	5,431
-	-	-	-	-	-	-	-	-	35,814
14,500	-	-	-	-	-	-	-	14,500	22,392
-	-	-	-	-	-	-	-	-	441
-	-	3,000	9,000	-	-	-	-	12,000	13,060
-	-	-	-	-	-	-	-	-	6,589
-	-	-	-	-	-	-	-	-	2,223
20,000	-	-	-	-	-	-	-	20,000	24,817
-	-	-	-	-	-	-	-	-	5,599
1,160	-	500	350	-	-	-	-	2,010	9,112
118,319	253,261	91,400	30,000	62,000	-	55,000	-	609,980	955,771
2,400	3,100	1,500	-	-	-	-	-	7,000	43,225
-	-	-	-	-	-	-	-	-	1,059
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	30,457
-	-	-	-	-	-	-	-	-	419
115,919	250,161	89,900	30,000	62,000	-	55,000	-	602,980	880,608
-	-	-	-	-	-	-	-	-	148
-	-	1,050	-	-	-	-	-	1,050	31,001
-	-	1,050	-	-	-	-	-	1,050	30,999
-	-	1,050	-	-	-	-	-	1,050	6,744
-	-	-	-	-	-	-	-	-	168
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	3,694
-	-	-	-	-	-	-	-	-	20,393
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	253
-	-	-	-	-	-	-	-	-	241
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	12
10,000	97,350	-	22,850	71,270	-	-	-	201,470	827,790
10,000	97,350	-	22,500	71,270	-	-	-	201,120	599,492
-	-	-	350	-	-	-	-	350	228,234
-	-	-	-	-	-	-	-	-	64

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Sep-24	Jun-24	Sep-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	10,589,278	15,315,078	3,582,098	32,764	-	6,918,297
45 - Wholesale and retail trade and repair of motor vehicles and	143,548	3,277,998	121,738	-	-	1,200,128
46 - Wholesale trade, except of motor vehicles and motorcycles	5,897,032	6,902,569	1,389,372	25,597	-	2,806,832
47 - Retail trade, except of motor vehicles and motorcycles	4,548,697	5,134,511	2,070,988	7,167	-	2,911,337
H. Transportation and storage	93,557	554,202	183,020	20	-	37,610
49 - Land transport and transport via pipelines	57,838	75,508	36,223	20	-	20,878
50 - Water transport	29	29	29	-	-	-
51 - Air transport	2,927	5,811	1,642	-	-	-
52 - Warehousing and support activities for transportation	13,531	14,873	19,542	-	-	16,689
53 - Courier activities other than national post activities	19,233	457,982	125,584	-	-	43
I. Accommodation and food service activities	331,761	504,471	18,096	4	-	458,942
55 - Accommodation	299,644	446,400	8,338	-	-	431,877
56 - Food and beverage service activities	32,117	58,071	9,758	4	-	27,065
J. Information and communication	7,747,374	10,298,886	236,574	575	-	3,749,788
58 - Publishing activities	6,366	87,439	419	-	-	378
59 - Motion picture, video and television programme production, sound recording and music publishing activities	349	506	238	-	-	4
60 - Programming and broadcasting activities	990	3,712	4,511	-	-	-
61 - Telecommunications	4,614,132	9,639,043	16,433	-	-	3,352,974
62 - Computer programming, consultancy and related activities	1,581,034	368,459	146,351	575	-	382,400
63 - Information service activities	1,544,503	199,728	68,623	-	-	14,033
K. Real estate activities	364,960	161,557	17,920	103	-	95,185
L. Professional, scientific and technical activities	1,245,895	1,270,629	74,967	16,533	-	469,972
69 - Legal and accounting activities	618,899	649,932	14,889	56	-	244,302
70 - Activities of head offices; management consultancy activities	151,085	205,898	2,808	-	-	101,336
71 - Architectural and engineering activities; technical testing and analysis	193,552	186,277	6,117	16,476	-	58,299
72 - Scientific research and development	1,378	319	371	-	-	1
73 - Advertising and market research	141,252	66,683	19,240	-	-	20,443
74 - Other professional, scientific and technical activities	139,728	161,518	30,270	-	-	45,592
75 - Veterinary activities	2	2	1,272	-	-	-
M. Administrative and support service activities	628,907	1,234,856	454,126	333	-	760,361
77 - Rental and leasing activities	21,822	21,668	235	-	-	4,650
78 - Employment activities	47,307	117,594	302,779	-	-	77,837
79 - Travel agency, tour operator, reservation service and related activities	78,455	75,409	22,645	4	-	56,645
80 - Security and investigation activities	78,936	68,971	25,372	-	-	4,977
81 - Services to buildings and landscape activities	1,760	156,270	5,320	24	-	167,677
82 - Office administrative, office support and other business support activities	400,627	794,944	97,775	305	-	448,576
N. Education	2,517,769	5,973,260	152,898	1,008	-	676,897
O. Human health and social work activities	1,689,385	1,320,133	73,494	650	-	389,097
86 - Human health activities	1,550,741	1,306,764	64,293	650	-	374,190
87 - Residential care activities	135,834	12,658	8,111	-	-	14,820
88 - Social work activities with and without accommodation	2,810	711	1,090	-	-	87
P. Arts, entertainment and recreation	6,310	25,426	6,144	-	-	2,606
Q. Other service activities	13,834,479	19,395,539	2,450,544	71,764	-	6,933,367
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	51,626,175	106,632,778	2,943,387	500	-	56,362,904
A. Private Trusts and Non-profit Organizations	28,808,432	79,740,349	803,931	-	-	48,608,858
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	22,817,743	26,892,429	2,139,456	500	-	7,754,046
VI. PERSONAL	327,679,682	367,966,765	127,239,907	386,309	-	81,551,254
A. Salaried persons	38,079,408	42,551,551	4,075,470	1,205	-	11,914,401
B. Self employed	125,730,486	121,193,578	16,603,264	232,774	-	40,731,755
C. Other Personal	163,869,788	204,221,637	106,561,173	152,330	-	28,905,097
VII. OTHER	78,774,953	10,967,020	2,360,937	37,917	-	1,774,843
Total	647,112,402	702,423,276	150,784,857	606,202	-	255,659,845

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-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
	Than 1 Year	Than 2 Years	Than 3 Years	Than 4 Years	Than 5 Years	Ten Years	and over		
708,254	1,156,302	1,906,244	199,924	352,654	53,240	21,480	-	4,398,098	14,931,258
2,000	9,500	23,000	-	8,100	-	-	-	42,600	1,364,466
557,525	980,488	731,961	176,222	236,256	33,240	17,614	-	2,733,306	6,955,107
148,729	166,314	1,151,283	23,702	108,298	20,000	3,866	-	1,622,192	6,611,685
-	219,000	-	-	-	-	-	-	219,000	439,649
-	-	-	-	-	-	-	-	-	57,121
-	-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	-	1,642
-	-	-	-	-	-	-	-	-	36,231
-	219,000	-	-	-	-	-	-	219,000	344,626
200	5,000	259,081	-	-	-	-	-	264,281	741,324
200	-	236,081	-	-	-	-	-	236,281	676,496
-	5,000	23,000	-	-	-	-	-	28,000	64,827
85,000	4,000	5,097,000	-	1,000	-	-	-	5,187,000	9,173,937
85,000	-	-	-	-	-	-	-	85,000	85,797
-	-	-	-	-	-	-	-	-	242
-	-	-	-	-	-	-	-	-	4,511
-	-	5,075,000	-	-	-	-	-	5,075,000	8,444,407
-	4,000	22,000	-	1,000	-	-	-	27,000	556,325
-	-	-	-	-	-	-	-	-	82,655
8,329	13,950	500	400	52,550	-	-	-	75,729	188,937
198,403	163,910	155,268	84,083	60,500	-	100	-	662,264	1,223,736
71,150	102,347	131,668	34,100	34,500	-	-	-	373,765	633,012
63,000	6,000	-	33,500	-	-	-	-	102,500	206,643
17,500	23,263	8,200	6,600	500	-	-	-	56,063	136,956
-	-	-	-	-	-	-	-	-	372
12,953	11,750	7,900	1,333	6,200	-	-	-	40,136	79,819
33,800	20,550	7,500	8,550	19,300	-	100	-	89,800	165,662
-	-	-	-	-	-	-	-	-	1,272
817,985	46,800	159,863	500	20,824	-	-	-	1,045,972	2,260,793
-	-	15,000	-	-	-	-	-	15,000	19,885
-	6,800	52,753	500	14,200	-	-	-	74,253	454,868
-	-	-	-	5,600	-	-	-	5,600	84,894
-	-	-	-	-	-	-	-	-	30,349
-	-	-	-	-	-	-	-	-	173,021
817,985	40,000	92,110	-	1,024	-	-	-	951,119	1,497,775
203,621	37,100	3,922,712	-	2,620	-	6,120	-	4,172,173	5,002,976
90,487	338,608	128,415	33,400	3,500	-	-	-	594,410	1,057,651
90,487	338,608	128,415	33,400	3,500	-	-	-	594,410	1,033,542
-	-	-	-	-	-	-	-	-	22,931
-	-	-	-	-	-	-	-	-	1,177
-	-	5,175	-	-	-	-	-	5,175	13,925
174,693	623,089	5,850,295	163,734	1,965,293	160	-	-	8,777,263	18,232,939
3,426,228	1,389,395	41,960,843	2,028,530	498,622	-	142,162	-	49,445,782	108,752,572
3,169,500	1,128,000	24,431,964	1,100,800	372,140	-	109,950	-	30,312,354	79,725,142
256,728	261,395	17,528,879	927,730	126,482	-	32,212	-	19,133,428	29,027,430
4,861,206	9,469,593	65,645,121	21,181,090	40,883,003	143,100	4,083,285	-	146,266,398	355,443,868
1,257,955	2,278,551	11,651,656	3,942,829	8,001,437	30,500	562,935	-	27,725,864	43,716,940
993,551	3,041,932	25,556,773	10,555,316	20,990,874	15,800	1,073,968	-	62,228,214	119,796,007
2,609,700	4,149,110	28,436,692	6,682,945	11,890,692	96,800	2,446,382	-	56,312,320	191,930,920
709,303	138,730	1,543,251	458	2,727	-	2,818	-	2,397,287	6,570,984
20,638,247	29,793,175	174,276,793	24,261,019	44,250,438	196,650	4,374,855	-	297,791,178	704,842,082

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th September, 2025 (P)

(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	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	50,380,741	270,719,239	23,639,215	89,596,834	28,435	33,218,541	65,611	311,307,467	74,114,002	704,842,082
I. GOVERNMENT	-	-	-	-	-	-	1,454	46,138,501	1,454	46,138,501
A. Federal Government	-	-	-	-	-	-	459	17,171,812	459	17,171,812
B. Provincial Governments	-	-	-	-	-	-	941	28,675,421	941	28,675,421
C. Local Bodies	-	-	-	-	-	-	54	291,268	54	291,268
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	88	5,882,722	88	5,882,722
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	12	189,274	12	189,274
Utilities	-	-	-	-	-	-	3	428,213	3	428,213
Transport, storage and communications	-	-	-	-	-	-	5	41,213	5	41,213
Manufacturing	-	-	-	-	-	-	36	4,899,036	36	4,899,036
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	31	324,953	31	324,953
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	1,268	115,366,843	1,268	115,366,843
Mutual Funds and AMCs	-	-	-	-	-	-	330	75,701,078	330	75,701,078
Insurance & Pension Funds	-	-	-	-	-	-	253	1,688,788	253	1,688,788
MFIs and DFIs	-	-	-	-	-	-	241	16,392,043	241	16,392,043
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	21	94,531	21	94,531
Modarabas	-	-	-	-	-	-	8	15,266	8	15,266
Other NBFI	-	-	-	-	-	-	415	21,475,137	415	21,475,137
IV. PRIVATE SECTOR (BUSINESS)	1,960,558	26,946,830	348,450	6,448,062	4,699	2,352,956	23,496	30,938,745	2,337,203	66,686,592
A. Agriculture, forestry and fishing	698,126	5,341,259	135,455	1,004,647	603	264,016	348	11,444	834,532	6,621,366
1. Crop and animal production, hunting and related service activities	697,996	3,653,523	135,437	1,004,593	603	264,016	348	11,444	834,384	4,933,576
Growing of Wheat, Rice, Sugar Cane & Cotton	446,652	1,791,573	71,669	375,929	524	260,320	133	1,856	518,978	2,429,678
Growing of tropical, subtropical, pome and stone fruits & vegetables	347	11,004	77	3	1	1	34	218	459	11,226
Growing of other fruits, vegetables and crops	25,831	181,097	5,936	41,579	1	2	43	2,825	31,811	225,504
Raising of livestock and other related activities	131,592	696,219	47,946	356,137	32	1,421	124	5,395	179,694	1,059,171
Other agricultural support activities	93,574	973,630	9,809	230,945	45	2,272	14	1,149	103,442	1,207,996
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	4	2	-	-	-	-	-	4	2	2
03 - Fishing and aquaculture	126	1,687,734	18	54	-	-	-	-	144	1,687,788
B. Mining and quarrying	60	16,378	1	-	-	-	7	3	68	16,381
05 - Mining of coal and lignite	6	1	1	-	-	-	1	-	8	1
06 - Extraction of crude petroleum and natural gas	47	11,155	-	-	-	-	1	2	48	11,157
07 - Mining of metal ores	-	-	-	-	-	-	1	0	1	0
08-Other mining and quarrying	4	15	-	-	-	-	4	1	8	16
09 - Mining support service activities	3	5,207	-	-	-	-	-	-	3	5,207
C. Manufacturing	111,653	1,381,421	29,726	305,911	29	41,649	387	4,193,697	141,795	5,922,678
10 - Manufacture of food products	54,968	347,587	16,257	92,086	7	128	56	3,273,196	71,288	3,712,997
11 - Manufacture of beverages	1,031	3,734	22	508	-	-	5	85	1,058	4,327
12 - Manufacture of tobacco products	1	11,078	-	-	-	-	-	-	1	11,078
13 - Manufacture of textiles	5,986	74,147	3,617	56,583	4	12	82	744,001	9,689	874,743
Preparation and spinning of textile fibres	13	25,542	-	3	12	50	16,379	66	41,933	-
Weaving of textiles	7	42	-	1	0	4	58,005	12	58,047	-
Finishing of textiles	24	37	-	-	-	8	11,023	32	11,060	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	3	560	3	560	-
Manufacture of made-up textile articles, except apparel	481	255	2,374	45,306	-	-	1	-	2,856	45,561
Manufacture of carpets and rugs	1	-	-	-	-	2	644,717	3	644,717	-
Manufacture of other textiles n.e.c.	5,460	48,271	1,243	11,277	-	-	14	13,317	6,717	72,865
14 - Manufacture of wearing apparel	5,214	2,533	4,557	26,779	-	-	47	107,179	9,818	136,491
15 - Manufacture of leather and related products	1,086	1,487	87	13	1	62	5	9	1,179	1,571

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th September, 2025 (P)

(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 fur	259	93	78	13	-	-	1	2	338	108
Manufacture of luggage, handbags and the like, saddlery and harness	151	836	-	-	-	-	1	7	152	843
Manufacture of footwear	676	558	9	-	1	62	3	0	689	620
a. Leather wear	676	558	9	-	1	62	3	0	689	620
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	919	843	2	0	-	-	-	-	921	843
17 - Manufacture of paper and paper products	3	23	-	-	-	-	4	739	7	762
18 - Printing and reproduction of recorded media	463	10,094	6	446	-	-	56	1,383	525	11,923
Printing and other service activities related to printing	460	10,094	6	446	-	-	53	1,166	519	11,706
Reproduction of recorded media	3	-	-	-	-	-	3	216	6	216
19 - Manufacture of coke and refined petroleum products	35	2,469	-	-	-	-	3	1	38	2,470
20 - Manufacture of chemicals and chemical products	77	70,136	-	-	-	-	18	3,285	95	73,421
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	34	10,601	1	26	-	-	3	29	38	10,656
22 - Manufacture of rubber and plastics products	170	3,204	3	-	-	-	5	2,227	178	5,431
23 - Manufacture of other non-metallic mineral products	567	29,603	52	19	1	12	7	6,180	627	35,814
24 - Manufacture of basic metals	1,045	22,188	1	-	1	-	12	204	1,059	22,392
25 - Manufacture of fabricated metal products, except machinery and equipment	834	393	173	40	-	-	1	9	1,008	441
26 - Manufacture of computer, electronic and optical	56	12,888	1	-	-	-	3	172	60	13,060
27 - Manufacture of electrical equipment	99	6,449	2	22	-	-	5	118	106	6,589
28 - Manufacture of machinery and equipment	11	2,220	-	-	-	-	3	3	14	2,223
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	609	-	-	-	-	10	24,208	21	24,817
30 - Manufacture of other transport equipment	3	5,599	-	-	-	-	1	-	4	5,599
31 - Manufacture of furniture	2,062	7,155	11	-	3	1,889	2	68	2,078	9,112
32. Other manufacturing	36,958	756,234	4,934	129,390	12	39,546	58	30,601	41,962	955,771
Manufacture of jewellery and related articles	1,116	42,586	40	1	1	-	13	637	1,170	43,225
Manufacture of imitation jewellery and related articles	10	1,058	-	-	-	-	3	1	13	1,059
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	31	1	-	-	-	-	2	2	33	3
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and supplies	18,837	6,064	2,681	370	1	-	12	24,023	21,531	30,457
Manufacture of Handicrafts	209	91	712	327	-	-	1	1	922	419
Other manufacturing n.e.c.	16,755	706,434	1,501	128,692	10	39,546	25	5,936	18,291	880,608
33 - Repair and installation of machinery and equipment	20	146	-	-	-	-	1	2	21	148
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	40	31,001	40	31,001
Electric power generation, transmission and distribution	-	-	-	-	-	-	39	30,999	39	30,999
a) Hydral	-	-	-	-	-	-	23	6,744	23	6,744
b) Thermal	-	-	-	-	-	-	8	168	8	168
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	5	3,694	5	3,694
e) Solar	-	-	-	-	-	-	3	20,393	3	20,393
f) Other	-	-	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	1	2	1	2
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	6	40	-	-	-	-	6	213	12	253
36 - Water collection, treatment and supply	5	40	-	-	-	-	4	201	9	241
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	12	2	12
F. Construction	1,611	674,482	34	8,459	57	74,237	435	70,613	2,137	827,790
41 - Construction of buildings	1,345	510,679	33	8,459	17	18,214	392	62,140	1,787	599,492
42 - Civil engineering	264	163,801	1	-	40	56,023	39	8,409	344	228,234
43 - Specialized construction activities	2	1	-	-	-	-	4	63	6	64

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 30th September, 2025 (P)

(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	579,856	6,686,509	72,433	964,051	281	129,433	10,765	7,151,265	663,335	14,931,258
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	7,196	264,859	29	2,265	2	1	121	1,097,341	7,348	1,364,466
46 - Wholesale trade, except of motor vehicles and motorcycles	506,964	4,718,925	67,864	892,126	215	91,496	2,177	1,252,560	577,220	6,955,107
47 - Retail trade, except of motor vehicles and motorcycles	65,696	1,702,726	4,540	69,660	64	37,936	8,467	4,801,363	78,767	6,611,685
H. Transportation and storage	507	38,643	7	-	1	6	139	401,000	654	439,649
49 - Land transport and transport via pipelines	450	21,929	3	-	1	6	81	35,186	535	57,121
50 - Water transport	1	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	8	1,642	8	1,642
52 - Warehousing and support activities for transportation	53	16,712	4	-	-	-	14	19,519	71	36,231
53 - Courier activities other than national post activities	3	2	-	-	-	-	35	344,624	38	344,626
I. Accommodation and food service activities	6,277	363,742	137	8,808	6	126	115	368,647	6,535	741,324
55 - Accommodation	4,102	309,783	33	20	5	105	81	366,588	4,221	676,496
56 - Food and beverage service activities	2,175	53,959	104	8,788	1	21	34	2,059	2,314	64,827
J. Information and communication	1,105	30,390	40	5,959	12	26,348	1,090	9,111,240	2,247	9,173,937
58 - Publishing activities	14	65	-	-	1	70	51	85,662	66	85,797
59 - Motion picture, video and television programme production, sound recording and music publishing activities	327	191	1	-	-	-	6	51	334	242
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	4,351	3	4,511
61 - Telecommunications	458	23,002	1	-	-	-	731	8,421,405	1,190	8,444,407
62 - Computer programming, consultancy and related activities	294	6,962	38	5,959	11	26,278	209	517,126	552	556,325
63 - Information service activities	11	10	-	-	-	-	91	82,645	102	82,655
K. Real estate activities	492	116,227	36	107	11	3,193	42	69,410	581	188,937
L. Professional, scientific and technical activities	6,794	919,286	231	200,623	37	4,504	290	99,323	7,352	1,223,736
69 - Legal and accounting activities	498	432,114	51	144,625	20	3,896	64	52,377	633	633,012
70 - Activities of head offices; management consultancy activities	77	164,523	19	39,547	3	17	34	2,556	133	206,643
71 - Architectural and engineering activities; technical testing and analysis	3,282	130,944	17	3,140	7	278	76	2,594	3,382	136,956
72 - Scientific research and development	7	50	-	-	-	-	3	322	10	372
73 - Advertising and market research	792	52,818	82	8,183	2	2	65	18,816	941	79,819
74 - Other professional, scientific and technical activities	2,120	137,565	62	5,128	5	311	48	22,658	2,235	165,662
75 - Veterinary activities	18	1,272	-	-	-	-	-	-	18	1,272
M. Administrative and support service activities	26,836	1,754,554	5,548	105,650	558	51,285	448	349,303	33,390	2,260,793
77 - Rental and leasing activities	23	19,659	-	-	-	-	16	226	39	19,885
78 - Employment activities	24,125	323,783	5,250	69,038	-	-	151	62,048	29,526	454,868
79 - Travel agency, tour operator, reservation service and related activities	115	7,234	1	-	553	51,249	90	26,411	759	84,894
80 - Security and investigation activities	6	418	-	-	2	32	42	29,899	50	30,349
81 - Services to buildings and landscape activities	326	172,835	17	6	-	-	9	180	352	173,021
82 - Office administrative, office support and other business support activities	2,241	1,230,625	280	36,606	3	4	140	230,540	2,664	1,497,775
N. Education	1,286	103,763	454	56,959	30	6,912	632	4,835,342	2,402	5,002,976
O. Human health and social work activities	1,954	530,368	383	441,384	57	32,640	114	53,259	2,508	1,057,651
86 - Human health activities	1,945	530,131	383	441,384	21	13,154	83	48,874	2,432	1,033,542
87 - Residential care activities	1	35	-	-	29	19,373	8	3,523	38	22,931
88 - Social work activities with and without accommodation	8	202	-	-	7	113	23	862	38	1,177
P. Arts, entertainment and recreation	67	530	11	-	2	6	17	13,389	97	13,925
Q. Other service activities	523,928	8,989,238	103,954	3,345,504	3,015	1,718,601	8,621	4,179,596	639,518	18,232,939
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	37,584	108,752,572	37,584	108,752,572
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	866	79,725,142	866	79,725,142
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	36,718	29,027,430	36,718	29,027,430
VI. PERSONAL	48,323,430	242,488,697	23,225,150	82,143,142	23,697	30,786,155	288	25,874	71,572,565	355,443,868
A. Salaried persons	373,314	30,931,615	59,587	9,572,289	1,939	3,212,270	32	767	43,716,940	
B. Self employed	4,104,733	85,914,300	1,493,439	27,681,658	3,362	6,175,539	167	24,510	5,601,701	119,796,007
C. Other Personal	43,845,383	125,642,783	21,672,124	44,889,195	18,396	21,398,345	89	596	65,535,992	191,930,920
VII. OTHER	96,753	1,283,712	65,615	1,005,630	39	79,431	1,433	4,202,211	163,840	6,570,984
Total	50,380,741	270,719,239	23,639,215	89,596,834	28,435	33,218,541	65,611	311,307,467	74,114,002	704,842,082

Note(s)

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

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

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Sep-24			Jun-25			Sep-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	4,116	25,850	29,966	10,690	39,620	50,311	11,817	34,322	46,139
	NFPSEs	24,776	5,068	29,844	7	5,159	5,166	1,527	4,355	5,883
	NBFCs & Fin Aux.	601	80,329	80,931	1,181	93,039	94,220	229	115,138	115,367
	Private Sector	2,751	45,540	48,291	7,728	59,432	67,160	7,239	59,448	66,687
	Trust Fund	2,449	49,177	51,626	2,380	104,253	106,633	3,323	105,429	108,753
	Personal	93,967	233,713	327,680	98,090	269,876	367,967	97,210	258,234	355,444
	Others	1,527	77,248	78,775	767	10,200	10,967	661	5,910	6,571
	Total	130,187	516,925	647,112	120,843	581,580	702,423	122,007	582,835	704,842
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	14	1,117	1,131	14	1,431	1,445	10	1,339	1,349
	NFPSEs	24,776	216	24,992	7	511	518	1,527	695	2,223
	NBFCs & Fin Aux.	2	13,823	13,825	36	18,533	18,569	19	8,946	8,965
	Private Sector	1,376	21,650	23,026	4,151	21,436	25,587	3,884	18,134	22,019
	Trust Fund	392	13,881	14,272	1,187	19,495	20,682	2,316	24,033	26,349
	Personal	52,313	68,230	120,543	52,808	73,257	126,065	52,484	67,158	119,642
	Others	155	5,571	5,726	112	6,490	6,602	84	1,416	1,500
	Total	79,027	124,488	203,516	58,315	141,153	199,468	60,325	121,722	182,047
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	27	800	827	496	3,953	4,449	496	4,815	5,311
	NFPSEs	-	2,436	2,436	-	2,963	2,963	-	2,980	2,980
	NBFCs & Fin Aux.	213	51,460	51,674	2	51,858	51,860	5	83,440	83,445
	Private Sector	546	13,004	13,551	1,905	15,486	17,392	1,701	18,871	20,572
	Trust Fund	725	18,339	19,064	288	60,485	60,773	88	55,281	55,369
	Personal	24,484	57,345	81,830	24,492	54,690	79,183	23,740	54,196	77,936
	Others	49	67,682	67,731	0	2,097	2,097	2	1,856	1,857
	Total	26,045	211,066	237,112	27,184	191,533	218,717	26,031	221,438	247,470
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	3,303	13,539	16,842	5,842	14,800	20,642	6,460	15,443	21,904
	NFPSEs	-	1,266	1,266	-	1,285	1,285	-	19	19
	NBFCs & Fin Aux.	4	0	4	751	15	766	0	15	16
	Private Sector	650	780	1,431	1,153	1,117	2,271	1,149	936	2,086
	Trust Fund	1,040	778	1,819	494	733	1,227	471	841	1,312
	Personal	10,168	7,919	18,087	12,871	8,054	20,925	12,938	8,438	21,375
	Others	1,017	1,034	2,051	180	490	670	51	34	85
	Total	16,184	25,316	41,500	21,292	26,494	47,786	21,070	25,726	46,796
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	1	1	0	18	18	0	1	1
	NFPSEs	-	50	50	-	6	6	-	66	66
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	95	95	41	353	394	25	274	299
	Trust Fund	0	915	915	0	446	446	0	976	976
	Personal	374	399	773	660	390	1,050	535	379	914
	Others	-	4	4	0	203	203	0	0	0
	Total	374	1,465	1,839	702	1,416	2,117	561	1,696	2,257
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3,645	3,645	-	15,792	15,792	-	8,739	8,739
	NFPSEs	-	1,079	1,079	-	370	370	-	595	595
	NBFCs & Fin Aux.	-	5,140	5,140	-	7,784	7,784	-	6,591	6,591
	Private Sector	-	8,669	8,669	-	20,047	20,047	-	20,096	20,096
	Trust Fund	-	12,546	12,546	-	19,781	19,781	-	20,186	20,186
	Personal	-	90,462	90,462	-	124,973	124,973	-	120,043	120,043
	Others	-	2,419	2,419	-	431	431	-	2,521	2,521
	Total	-	123,959	123,959	-	189,178	189,178	-	178,772	178,772
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	772	5,355	6,127	4,337	2,060	6,397	4,850	2,274	7,124
	NFPSEs	0	21	21	0	24	24	0	0	0
	NBFCs & Fin Aux.	382	6,874	7,255	392	9,846	10,238	205	11,084	11,289
	Private Sector	178	604	782	477	736	1,213	478	916	1,394
	Trust Fund	288	2,714	3,002	407	3,313	3,720	444	4,111	4,555
	Personal	6,543	5,939	12,482	7,194	5,945	13,139	7,448	5,447	12,895
	Others	306	521	827	474	470	944	524	42	566
	Total	8,468	22,027	30,495	13,282	22,393	35,675	13,950	23,874	37,824
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,394	1,394	-	1,568	1,568	-	1,710	1,710
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	3,032	3,032	-	5,003	5,003	-	5,061	5,061
	Private Sector	1	737	738	0	257	257	0	220	221
	Trust Fund	4	4	8	4	1	4	4	1	6
	Personal	84	3,419	3,503	65	2,567	2,632	65	2,573	2,639
	Others	0	17	17	-	18	18	-	41	41
	Total	88	8,603	8,691	69	9,414	9,483	70	9,607	9,677

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

Size of Account*	Sep-24		Jun-25		(Thousand Rupees)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	112,677,128	130,088,368	68,927,099	101,293,206	72,861,736	89,928,899
5,000 to 10,000	396,790	3,234,019	1,041,261	7,896,401	654,903	5,250,573
10,000 to 20,000	192,791	2,856,455	113,849	1,689,762	120,096	1,718,929
20,000 to 25,000	52,547	1,176,973	42,311	941,853	53,767	1,183,920
25,000 to 30,000	225,945	5,766,969	44,771	1,195,432	42,802	1,145,358
30,000 to 40,000	44,490	1,518,727	45,861	1,585,315	45,358	1,561,741
40,000 to 50,000	25,070	1,119,968	29,620	1,322,718	29,624	1,320,417
50,000 to 60,000	23,962	1,286,605	25,782	1,385,154	24,317	1,305,160
60,000 to 70,000	17,144	1,090,314	14,384	928,366	14,048	906,157
70,000 to 80,000	38,523	2,884,440	56,797	4,254,680	41,656	3,118,995
80,000 to 90,000	7,308	619,064	7,819	660,943	7,973	673,938
90,000 to 100,000	6,104	578,754	6,897	654,826	7,067	670,990
100,000 to 200,000	55,097	6,890,969	78,186	9,261,138	62,154	7,705,867
200,000 to 300,000	21,854	5,009,820	22,236	5,163,701	21,732	5,069,009
300,000 to 400,000	13,520	4,472,403	13,203	4,404,734	12,994	4,347,985
400,000 to 500,000	9,745	4,209,020	9,514	4,133,693	9,398	4,094,608
500,000 to 600,000	23,067	11,785,212	19,561	10,032,587	17,980	9,238,288
600,000 to 700,000	6,047	3,813,390	5,713	3,612,191	5,517	3,495,554
700,000 to 800,000	5,421	3,986,857	4,634	3,398,909	4,412	3,237,442
800,000 to 900,000	3,887	3,231,774	3,934	3,275,681	3,685	3,068,114
900,000 to 1,000,000	3,141	2,936,219	3,445	3,237,614	3,406	3,203,477
1,000,000 to 2,000,000	36,086	42,456,476	35,427	42,559,078	33,999	40,891,222
2,000,000 to 3,000,000	12,739	28,993,013	13,004	29,760,126	12,768	29,237,245
3,000,000 to 4,000,000	4,469	14,698,282	4,985	16,516,203	4,972	16,379,249
4,000,000 to 5,000,000	2,627	11,300,633	2,906	12,621,168	2,816	12,203,101
5,000,000 to 6,000,000	5,387	27,451,734	5,575	28,469,632	5,486	28,039,519
6,000,000 to 7,000,000	1,040	6,575,242	1,258	7,988,493	1,264	8,038,603
7,000,000 to 8,000,000	789	5,799,263	864	6,359,500	909	6,696,616
8,000,000 to 9,000,000	580	4,830,872	638	5,333,377	646	5,389,454
9,000,000 to 10,000,000	386	3,609,056	462	4,350,656	472	4,453,091
10,000,000 to 100,000,000	5,018	99,363,787	5,337	105,537,616	5,514	110,659,402
100,000,000 & Over	434	203,477,724	549	272,598,521	531	290,609,163
Total	113,919,136	647,112,402	70,587,882	70,423,276	74,114,002	704,842,082

Note(s)

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

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

8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks
As on 30th September, 2025 (P)

(Thousand Rupees)

Type of Account*	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	49,346,510	72,760,931.6	23,466,992.0	17,115,072.1	13,187	8,271	35,047.0	44,624.6	72,861,736.0	89,928,899
5,000 to 10,000	618,887	5,005,753	28,974	192,447	1,075	7,664	6,267	44,709	65,4903	5,250,573
10,000 to 20,000	88,191	1,256,933	25,842	375,073	868	12,361	5,195	74,561	120,096	1,718,929
20,000 to 25,000	43,487	954,538	8,367	186,603	257	5,704	1,656	37,075	53,767	1,183,920
25,000 to 30,000	30,305	813,910	10,938	288,770	189	5,155	1,370	37,524	42,802	1,145,358
30,000 to 40,000	34,001	1,171,354	9,107	312,552	321	11,106	1,929	66,729	45,358	1,561,741
40,000 to 50,000	22,190	988,431	5,751	256,252	224	10,168	1,459	65,566	29,624	1,320,417
50,000 to 60,000	17,185	923,287	5,721	305,958	397	20,569	1,014	55,346	24,317	1,305,160
60,000 to 70,000	10,061	648,687	3,063	197,699	144	9,221	780	50,549	14,048	906,157
70,000 to 80,000	27,045	2,024,834	13,846	1,037,014	140	10,450	625	46,698	41,656	3,118,995
80,000 to 90,000	5,579	471,448	1,768	149,511	104	8,788	522	44,190	7,973	673,938
90,000 to 100,000	4,837	459,195	1,600	151,867	120	11,430	510	48,498	7,067	676,990
100,000 to 200,000	38,820	4,874,275	19,479	2,314,216	1,382	169,104	2,473	348,272	62,154	7,705,867
200,000 to 300,000	14,129	3,304,170	5,917	1,361,381	582	133,664	1,104	269,793	21,732	5,069,009
300,000 to 400,000	8,534	2,859,402	3,393	1,125,203	376	124,747	691	238,633	12,994	4,347,985
400,000 to 500,000	6,193	2,702,249	2,416	1,046,618	344	146,377	445	199,364	9,398	4,094,608
500,000 to 600,000	11,607	5,967,346	4,792	2,455,787	1,224	622,337	357	192,818	17,980	9,238,288
600,000 to 700,000	3,622	2,295,775	1,407	887,330	233	148,185	255	164,264	5,517	3,495,554
700,000 to 800,000	2,929	2,150,711	1,123	819,523	145	106,577	215	160,630	4,412	3,237,442
800,000 to 900,000	2,377	1,980,675	943	783,007	183	150,924	182	153,508	3,685	3,068,114
900,000 to 1,000,000	2,184	2,058,964	854	800,772	212	195,828	156	147,912	3,406	3,203,477
1,000,000 to 2,000,000	21,265	25,868,520	8,865	10,470,348	2,927	3,336,331	942	1,216,023	33,999	40,891,222
2,000,000 to 3,000,000	7,867	17,963,923	3,231	7,364,209	1,317	3,078,897	353	830,216	12,768	29,237,245
3,000,000 to 4,000,000	3,329	10,991,657	1,082	3,527,811	421	1,379,794	140	479,986	4,972	16,379,249
4,000,000 to 5,000,000	1,817	7,874,042	597	2,589,918	285	1,222,899	117	516,242	2,816	12,203,101
5,000,000 to 6,000,000	3,186	16,285,475	1,429	7,287,455	670	3,425,082	201	1,041,507	5,486	28,039,519
6,000,000 to 7,000,000	820	5,220,212	254	1,608,099	125	790,644	65	419,647	1,264	8,038,603
7,000,000 to 8,000,000	583	4,298,277	174	1,271,200	111	822,166	41	304,974	999	6,696,616
8,000,000 to 9,000,000	411	3,428,658	121	1,002,832	56	465,034	58	492,931	646	5,389,454
9,000,000 to 10,000,000	305	2,881,299	103	968,802	43	404,657	21	198,333	472	4,453,091
10,000,000 to 10,000,000	2,734	48,384,321	1,052	18,076,439	757	14,110,247	971	30,088,394	5,514	110,659,402
10,000,000 & Over	51	11,849,988	14	3,267,066	16	2,264,161	450	273,227,947	531	290,609,163
Total	50,380,741	270,719,239	23,639,215	89,596,834	28,435	33,218,541	65,611	311,307,467	74,114,002	704,842,082

Note(s)

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

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

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	538,044	144,995,174	502,480	173,807,773	522,962	180,694,504
II. Securities, Shares and Other Financial Instruments:						
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise						
A. Food Items:						
1. Wheat						
2. Rice and Paddy						
3. Other Grains & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oils:						
(a) Indigenous						
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana And Spices						
7. Fish And Fish Preparations						
8. Other Food Items:						
(a) Indigenous						
(b) Imported						
B. Raw Materials:						
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:						
(a) Indigenous						
(b) Imported						
3. Fertilizers:						
(a) Indigenous						
(b) Imported						
4. Petroleum Crude:						
(a) Indigenous						
(b) Imported						
5. Iron and Steel:						

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	8,100	4,156,309	5,887	3,507,294	5,678	3,382,427
A. Transport Equipment	6,271	3,812,114	4,412	3,235,268	4,192	3,107,208
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	1,829	344,195	1,475	272,026	1,486	275,219
V. Real Estate	104,218	45,542,993	88,890	40,615,703	84,052	39,297,803
A. Land	42,550	9,665,260	38,240	10,011,446	37,031	10,020,690
1. Residential	1,966	1,027,420	3,443	2,321,801	3,704	2,464,647
(a) House	1,957	1,022,774	3,435	2,317,118	3,696	2,460,778
(b) Flat	9	4,646	8	4,683	8	3,869
2. Non-Residential	40,584	8,637,840	34,797	7,689,645	33,327	7,556,043
(a) Commercial	72	61,885	168	103,203	181	101,363
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	39,769	8,135,172	30,658	5,653,795	29,425	6,517,886
(d) Others	743	440,784	3,971	1,022,647	3,721	936,795
B. Buildings:	61,668	35,877,733	50,650	30,604,257	47,021	29,277,112
1. Residential	33,589	22,223,795	30,821	20,884,116	29,284	20,613,245
(a) House	33,434	22,030,008	30,675	20,711,714	29,138	20,447,175
(b) Flat	155	193,786	146	172,402	146	166,070
2. Non-Residential	28,079	13,653,939	19,829	9,720,142	17,737	8,663,867
(a) Commercial	593	401,325	471	345,772	450	345,134
(b) Industrial	-	-	1	2,852	1	2,744
(c) Agriculture	11	3,869	28	5,317	24	4,371
(d) Others	27,475	13,248,744	19,329	9,366,201	17,262	8,311,618
VI. Fixed Deposits and Insurance Policies	3,656	984,679	6,719	1,678,904	8,772	2,367,041
A. Bank Deposits	3,656	984,679	6,719	1,678,904	8,772	2,367,041
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	3,579	903,069	6,633	1,530,442	8,633	2,129,160
3. Other Deposits	77	81,610	86	148,462	139	237,881
B. Insurance Policies	-	-	-	-	-	-
VII. Others	2,597,162	84,592,936	320,813	85,139,518	332,596	91,073,641
A. Other Secured Advances	100,742	34,043,434	92,481	37,316,353	84,042	36,247,436
1. Receivables	-	-	16,151	8,959,701	16,393	8,881,138
2. Employees Benefits	1,653	414,516	2,565	1,092,724	2,089	1,232,434
3. Others	99,089	33,628,918	73,765	27,263,928	65,560	26,133,864
B. Advances Secured by Guarantee(s)	2,496,420	50,549,502	228,332	47,823,165	248,554	54,826,206
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	2,496,420	50,549,502	228,332	47,823,165	248,554	54,826,206
VIII. Unsecured Advances	4,269,414	142,651,906	4,520,041	122,602,846	4,503,716	131,513,350
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	7,145	558,346	3,727,892	19,423,892	3,763,657	21,185,473
3. Others	4,262,269	142,093,560	792,149	103,178,955	740,059	110,327,877
Total	7,520,594	422,923,997	5,447,079	428,720,551	5,461,569	451,001,914

Note(s)

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

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 30th September, 2025 (P)

Security	Males		Females		Others		Total		(Thousand Rupees)
	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	402,288	139,775,307	120,626	40,904,484	48	14,713	522,962	180,694,504	
II. Securities, Shares and Other Financial Instruments:									
A. Quoted on the Stock Exchange:									
1. To Stock Brokers and Dealers:									
(a) Government and Other Trustee Securities									
(b) Shares and Debentures									
(c) Participation Term Certificates									
(d) Others									
2. To Others									
(a) Government and Other Trustee Securities									
(b) Shares and Debentures									
(c) Participation Term Certificates									
(d) Others									
B. Unquoted on the Stock Exchange:									
1. To Stock Brokers and Dealers:									
(a) Government and Other Trustee Securities									
(b) Shares and Debentures									
(c) Participation Term Certificates									
(d) Others									
2. To Others									
(a) Government and Other Trustee Securities									
(b) Shares and Debentures									
(c) Participation Term Certificates									
(d) Others									
III. Merchandise:									
A. Food Items:									
1. Wheat	3,294	2,324,473	496	327,575			3,793	2,673,147	
2. Rice and Paddy	64	28,200	12	6,864			76	2,652,048	
3. Other Grains & Pulses:	2,033	1,837,217	364	286,204			2,397	35,064	
(a) Indigenous									
(b) Imported									
4. Edible Oils:									
(a) Indigenous									
(b) Imported									
5. Sugar:	1,197	459,056	80	34,507			1,277	493,563	
(a) Indigenous	1,197	459,056	80	34,507			1,277	493,563	
(b) Imported									
6. Kariam And Spices									
7. Fish And Fish Preparations									
8. Other Food Items:									
(a) Indigenous									
(b) Imported									
B. Raw Materials:									
1. Cotton Raw:	41	20,554	2	545			43	21,099	
(a) Indigenous	41	20,554	2	545			43	21,099	
(b) Imported									
2. Synthetic Fibres:									
(a) Indigenous									
(b) Imported									
3. Fertilizers:									
(a) Indigenous									
(b) Imported									
4. Petroleum Crude:									
(a) Indigenous									
(b) Imported									
5. Iron and Steel:									
(a) Indigenous									
(b) Imported									
6. Wool & Goat Hair									
7. Hides & Skins									
8. Oil Seeds									
9. Pesticides & Insecticides:									
(a) Indigenous									
(b) Imported									
10. Other Raw Materials:									
(a) Indigenous									
(b) Imported									

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 30th September, 2025 (P)

Security	Males		Females		Others		Total		(Thousand Rupees)
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
C. Finished/Manufactured Goods:									
1. Cotton Textiles:	-	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,105	3,146,050	573	236,377	-	-	5,678	3,382,427	
A. Transport Equipments	3,954	2,924,471	238	182,737	-	-	4,192	3,107,208	
B. Furniture & Fixtures	-	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	1,151	221,579	335	53,640	-	-	1,486	275,219	
V. Real Estate	73,709	34,064,952	10,343	5,232,850	-	-	84,052	39,297,803	
A. Land	34,096	9,208,392	2,935	812,298	-	-	37,031	10,020,690	
1. Residential	3,189	2,137,888	515	326,759	-	-	3,704	2,464,647	
(a) House	3,181	2,134,019	515	326,759	-	-	3,696	2,460,778	
(b) Flat	8	3,869	-	-	-	-	8	3,869	
2. Non-Residential	30,907	7,079,504	2,420	485,539	-	-	33,327	7,556,043	
(a) Commercial	172	99,250	9	2,113	-	-	181	101,363	
(b) Industrial	-	-	-	-	-	-	-	-	-
(c) Agriculture	27,231	6,078,831	2,194	439,055	-	-	29,425	6,517,886	
(d) Other	3,504	892,424	217	44,371	-	-	3,721	936,795	
B. Buildings:	39,613	24,856,560	7,408	4,420,552	-	-	47,021	29,277,112	
1. Residential	24,634	17,533,668	4,650	3,079,577	-	-	29,284	20,613,245	
(a) House	24,527	17,414,640	4,611	3,032,535	-	-	29,138	20,447,175	
(b) Flat	107	119,028	39	47,042	-	-	146	166,070	
2. Non-Residential	14,979	7,332,892	2,758	1,340,975	-	-	17,737	8,663,867	
(a) Commercial	420	317,136	30	27,998	-	-	450	345,134	
(b) Industrial	1	2,744	-	-	-	-	1	2,744	
(c) Agriculture	23	4,176	1	195	-	-	24	4,371	
(d) Other	14,535	6,998,836	2,727	1,312,782	-	-	17,262	8,311,618	
VI. Fixed Deposits and Insurance Policies	5,340	1,714,646	3,432	652,394	-	-	8,772	2,367,041	
A. Bank Deposits	5,340	1,714,646	3,432	652,394	-	-	8,772	2,367,041	
1. Security Deposits	-	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	5,223	1,512,324	3,410	616,836	-	-	8,633	2,129,160	
3. Other Deposits	117	202,322	22	35,558	-	-	139	237,881	
B. Insurance Policies	-	-	-	-	-	-	-	-	-
C. Other Secured Advances	243,625	73,343,547	88,971	17,730,094	-	-	322,596	91,073,641	
1. Receivables	69,742	31,359,544	14,300	4,807,092	-	-	84,042	36,247,436	
2. Employees Benefits	14,575	7,389,410	1,818	982,728	-	-	16,393	8,881,138	
3. Others	1,782	1,092,595	307	139,839	-	-	2,089	1,232,444	
B. Advances Secured by Guarantee(s)	173,883	41,984,003	74,671	12,842,202	-	-	65,560	26,133,864	
1. Institutional Guarantee(s)	-	-	-	-	-	-	-	-	-
2. Individual Guarantee(s)	173,883	41,984,003	74,671	12,842,202	-	-	248,554	54,826,206	
VIII. Unsecured Advances	3,492,695	104,725,950	1,010,999	26,775,049	22	12,352	4,503,716	131,513,350	
1. Credit Cards	-	-	-	-	-	-	-	-	-
2. Personal Loan	2,986,177	17,968,235	777,479	3,217,179	1	59	3,763,657	21,185,473	
3. Others	506,518	86,757,715	233,520	23,557,869	21	12,293	740,059	110,327,877	
IX. Bills	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-
Total	4,226,097	359,115,479	1,235,402	91,859,370	70	27,065	5,461,569	451,001,914	

Note(s)

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

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Sep-24		Jun-25		Sep-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	7,520,594	422,923,997	5,447,079	428,720,551	5,461,569	451,001,914
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,652,844	313,857,881	1,405,316	328,505,397	1,429,477	367,483,145
A. Agriculture, forestry and fishing	1,331,249	248,775,972	1,119,980	260,283,272	1,124,923	279,873,848
1. Crop and animal production, hunting and related service activities	1,330,712	248,674,831	1,119,726	260,218,344	1,124,676	279,813,725
Growing of Wheat, Rice, Sugar Cane & Cotton	519,186	94,716,565	356,980	83,798,431	332,261	80,884,114
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,093	233,069	785	240,945	774	272,178
Growing of other fruits, vegetables and crops	56,930	6,507,930	92,529	9,614,508	119,701	23,234,860
Raising of livestock and other related activities	719,122	141,130,636	633,672	155,640,723	629,972	163,404,275
Other agricultural support activities	34,381	6,086,631	35,760	10,923,736	41,968	12,018,298
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	3	755	4	749
03 - Fishing and aquaculture	537	101,142	251	64,173	243	59,374
B. Mining and quarrying	2	559	4	788	11	1,877
05 - Mining of coal and lignite	1	500	1	256	3	425
06 - Extraction of crude petroleum and natural gas	1	59	3	532	8	1,452
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	39,649	5,175,227	40,002	6,824,777	33,879	6,058,379
10 - Manufacture of food products	10,212	960,673	9,863	1,366,744	9,552	1,279,515
11 - Manufacture of beverages	288	57,262	243	52,839	262	53,289
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	4,181	1,604,030	7,256	2,933,894	6,357	2,629,070
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	153	43,041	132	47,355	149	52,180
Manufacture of carpets and rugs	87	17,095	63	15,976	62	16,504
Manufacture of other textiles n.e.c.	3,940	1,543,883	7,061	2,870,563	6,146	2,560,386
14 - Manufacture of wearing apparel	5,696	399,788	5,636	418,892	7,192	523,896
15 - Manufacture of leather and related products	241	48,521	267	50,634	315	57,990

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	29	4,864	82	11,667	132	16,496
Manufacture of luggage, handbags and the like, saddlery and harness	107	37,100	84	32,017	80	33,534
Manufacture of footwear	105	6,557	101	6,949	103	7,959
a. Leather wear	104	6,557	100	6,949	102	7,909
b. Rubber and Plastic wear	1	-	1	-	1	50
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	246	34,074	292	48,189	328	52,119
17 - Manufacture of paper and paper products	3	1,088	2	612	2	450
18 - Printing and reproduction of recorded media	154	28,893	156	28,548	167	31,540
Printing and other service activities related to printing	154	28,893	156	28,548	167	31,540
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	5	414	5	340
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1	19	-	-	-	-
22 - Manufacture of rubber and plastics products	12	6,201	9	4,678	9	4,544
23 - Manufacture of other non-metallic mineral products	174	35,086	159	35,036	193	33,704
24 - Manufacture of basic metals	217	34,617	208	33,644	223	33,854
25. Manufacture of fabricated metal products, except machinery and equipment	13,589	977,286	11,025	822,068	3,220	211,962
26 - Manufacture of computer, electronic and optical products	152	19,978	82	14,151	83	12,311
27 - Manufacture of electrical equipment	8	13,730	6	7,070	6	6,614
28 - Manufacture of machinery and equipment	3	72	3	72	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	9	514	6	293	6	292
31 - Manufacture of furniture	265	41,753	236	38,387	249	44,742
32. Other manufacturing	4,194	911,345	4,548	968,612	5,707	1,082,074
Manufacture of jewellery and related articles	53	10,896	55	12,321	63	13,226
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	5	367	2	187	2	165
Manufacture of sports goods	69	17,213	56	16,935	59	17,019
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	199	47,204	171	53,845	189	63,146
Manufacture of Handicrafts	359	36,615	402	48,439	985	94,988
Other manufacturing n.e.c.	3,509	799,050	3,862	836,885	4,409	893,529
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	1,815	1,776,213
Electric power generation, transmission and distribution	-	-	-	-	1,815	1,776,213
a) Hydral	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	1,815	1,776,213
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	9,258	3,402,248	8,307	3,179,023	8,066	3,170,240
41 - Construction of buildings	9,258	3,402,248	8,307	3,179,023	8,066	3,170,240
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Sep-24		Jun-25		Sep-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	159,530	40,386,366	144,420	43,897,899	150,455	48,519,726
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,048	339,970	2,004	355,957	2,206	395,763
46 - Wholesale trade, except of motor vehicles and motorcycles	30,548	10,094,525	31,466	11,609,142	33,048	12,984,916
47 - Retail trade, except of motor vehicles and motorcycles	126,934	29,951,871	110,950	31,932,799	115,201	35,139,047
H. Transportation and storage	1,784	1,097,310	1,549	999,957	1,537	1,199,657
49 - Land transport and transport via pipelines	1,745	1,092,449	1,529	996,550	1,518	1,196,152
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	39	4,861	20	3,407	19	3,505
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	1,587	238,555	1,664	278,035	1,742	289,368
55 - Accommodation	786	178,504	670	149,843	657	143,673
56-Food and beverage service activities	801	60,051	994	128,192	1,085	145,695
J. Information and communication	148	21,960	173	33,152	192	38,416
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	79	12,157	84	14,928	90	15,457
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	68	9,799	72	12,793	79	13,435
62 - Computer programming, consultancy and related activities	1	4	17	5,431	23	9,524
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	11	1,142	9	2,053	11	3,739
L. Professional, scientific and technical activities	1,631	363,955	1,384	414,090	1,468	454,685
69 - Legal and accounting activities	1,346	315,475	1,159	354,828	1,214	381,396
70 - Activities of head offices; management consultancy activities	-	-	2	1,648	3	4,520
71 - Architectural and engineering activities; technical testing and analysis	127	22,815	109	29,732	123	35,904
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	134	17,630	59	10,637	62	10,763
74 - Other professional, scientific and technical activities	2	1,275	27	9,563	37	13,837
75 - Veterinary activities	22	6,760	28	7,682	29	8,265
M. Administrative and support service activities	53,235	7,589,156	40,006	5,636,655	51,835	18,301,787
77 - Rental and leasing activities	26	5,183	21	5,322	233	79,039
78 - Employment activities	49,219	6,857,302	34,873	4,428,888	45,860	16,782,422
79 - Travel agency, tour operator, reservation service and related activities	33	5,767	29	4,665	28	5,845
80 - Security and investigation activities	2	97	1	0	1	0
81 - Services to buildings and landscape activities	31	5,902	76	14,126	118	23,159
82 - Office administrative, office support and other business support activities	3,924	714,905	5,006	1,183,654	5,595	1,411,322
N. Education	4,605	556,420	756	183,640	608	158,762
O. Human health and social work activities	15,780	1,541,769	16,857	1,872,099	19,771	2,136,084
86 - Human health activities	298	60,788	285	66,651	297	74,169
87 - Residential care activities	15,482	1,480,982	16,572	1,805,448	19,474	2,061,915
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	615	101,068	395	74,690	365	72,471
Q. Other service activities	33,760	4,606,173	29,810	4,825,267	32,799	5,427,894
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	5,840,256	101,652,438	3,995,513	79,779,180	4,028,983	82,962,898
A. Bank Employees	7,622	6,725,643	7,808	7,566,904	7,863	7,582,548
1) For house building	1,330	4,317,270	856	4,278,445	794	4,039,189
2) For transport i.e. purchase of car etc.	1,320	1,152,901	1,443	1,459,484	1,562	1,511,443
3) Other purposes	4,972	1,255,472	5,509	1,828,975	5,507	2,031,916
B. Consumer Financing	5,594,412	71,953,288	3,856,555	63,498,906	3,884,761	64,874,755
1) For house building	122,242	39,510,135	118,357	40,369,042	116,568	40,821,918
2) For transport i.e. purchase of car etc	1,293	999,676	961	683,162	952	636,653
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	2,497	3,033,372	2,692	2,392,344	2,849	2,384,156
5) Personal loans	5,468,380	28,410,105	3,734,545	20,054,358	3,764,392	21,032,028
C) Other	238,222	22,973,507	131,150	8,713,369	136,359	10,505,594
VII. OTHER	27,494	7,413,678	46,250	20,435,974	3,109	555,871
Total	7,520,594	422,923,997	5,447,079	428,720,551	5,461,569	451,001,914

Note(s)

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

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th September, 2025 (P)

Borrower	(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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,226,097	359,115,479	1,235,402	91,859,370	-	-	70	27,065	5,461,569	451,001,914
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-	-	-
Madaras	-	-	-	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,102,418	292,108,378	326,990	75,347,761	-	-	69	27,006	1,429,477	367,483,145
A. Agriculture, forestry and fishing	875,324	221,071,308	249,544	58,786,505	-	-	55	16,035	1,124,923	279,873,848
1. Crop and animal production, hunting and related service activities	875,155	221,026,769	249,466	58,779,921	-	-	55	16,035	1,124,676	279,813,725
Growing of Wheat, Rice, Sugar Cane & Cotton	268,683	67,540,757	63,535	13,330,860	-	-	43	12,497	332,261	80,884,114
Growing of tropical, subtropical, pome and stone fruits & vegetables	599	216,789	175	55,389	-	-	-	-	774	272,178
Growing of other fruits, vegetables and crops	104,845	19,944,635	14,851	3,288,009	-	-	5	2,216	119,701	23,234,860
Raising of livestock and other related activities	465,850	123,141,106	164,115	40,261,847	-	-	7	1,322	629,972	163,404,275
Other agricultural support activities	35,178	10,183,483	6,790	1,834,815	-	-	-	-	41,968	12,018,298
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	4	749	-	-	-	-	-	-	4	749
03 - Fishing and aquaculture	165	43,790	78	15,584	-	-	-	-	243	59,374
B. Mining and quarrying	10	1,729	1	148	-	-	-	-	11	1,877
05 - Mining of coal and lignite	2	277	1	148	-	-	-	-	3	425
06 - Extraction of crude petroleum and natural gas	8	1,452	-	-	-	-	-	-	8	1,452
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	22,237	4,867,715	11,640	1,199,339	-	-	2	325	33,879	6,058,379
10 - Manufacture of food products	8,534	1,104,162	1,018	175,353	-	-	-	-	9,552	1,279,515
11 - Manufacture of beverages	259	52,796	3	493	-	-	-	-	262	53,289
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	5,002	2,201,200	1,353	427,545	-	-	2	325	6,357	2,629,070
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	13	2,762	136	49,418	-	-	-	-	149	52,180
Manufacture of carpets and rugs	49	13,903	13	2,601	-	-	-	-	62	16,504
Manufacture of other textiles n.e.c.	4,940	2,184,535	1,204	375,526	-	-	2	325	6,146	2,560,386
14 - Manufacture of wearing apparel	1,693	182,921	5,499	340,975	-	-	-	-	7,192	523,896
15 - Manufacture of leather and related products	242	51,474	73	6,515	-	-	-	-	315	57,990

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th September, 2025 (P)

(Thousand Rupees)

Borrower	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 fur	84	13,035	48	3,461	-	-	-	-	132	16,496
Manufacture of luggage, handbags and the like, saddlery and harness	76	31,446	4	2,088	-	-	-	-	80	33,534
Manufacture of footwear	82	6,993	21	966	-	-	-	-	103	7,959
a. Leather wear	82	6,943	21	966	-	-	-	-	102	7,909
b. Rubber and Plastic wear	1	50	-	-	-	-	-	-	1	50
manufacture of articles of straw and plaiting materials	327	52,059	1	60	-	-	-	-	328	52,119
17 - Manufacture of paper and paper products	2	450	-	-	-	-	-	-	2	450
18 - Printing and reproduction of recorded media	166	31,240	1	300	-	-	-	-	167	31,540
Printing and other service activities related to printing	166	31,240	1	300	-	-	-	-	167	31,540
Reproduction of recorded media	-	-	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	5	340	-	-	-	-	-	-	5	340
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-
22 - Manufacture of rubber and plastics products	9	4,544	-	-	-	-	-	-	9	4,544
23 - Manufacture of other non-metallic mineral products	147	30,022	46	3,682	-	-	-	-	193	33,704
24 - Manufacture of basic metals	223	33,854	-	-	-	-	-	-	223	33,854
25 - Manufacture of fabricated metal products, except machinery and equipment	2,534	177,698	686	34,264	-	-	-	-	3,220	211,962
26 - Manufacture of computer, electronic and optical products	57	9,016	26	3,295	-	-	-	-	83	12,311
27 - Manufacture of electrical equipment	6	6,614	-	-	-	-	-	-	6	6,614
28 - Manufacture of machinery and equipment	3	72	-	-	-	-	-	-	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	5	252	1	40	-	-	-	-	6	292
31 - Manufacture of furniture	237	41,017	12	3,725	-	-	-	-	249	44,742
32 - Other manufacturing	2,786	887,983	2,921	194,091	-	-	-	-	5,707	1,082,074
Manufacture of jewellery and related articles	56	12,635	7	591	-	-	-	-	63	13,226
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	2	165	-	-	-	-	-	-	2	165
Manufacture of sports goods	54	16,870	5	149	-	-	-	-	59	17,019
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	172	60,014	17	3,132	-	-	-	-	189	63,146
Manufacture of Handicrafts	137	24,165	848	70,823	-	-	-	-	985	94,988
Other manufacturing n.e.c.	2,365	774,133	2,044	119,396	-	-	-	-	4,409	893,529
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	1,701	1,642,428	114	133,785	-	-	-	-	1,815	1,776,213
Electric power generation, transmission and distribution	1,701	1,642,428	114	133,785	-	-	-	-	1,815	1,776,213
a) Hydral	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	1,701	1,642,428	114	133,785	-	-	-	-	1,815	1,776,213
f) Other	-	-	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-	-	-
F. Construction	6,900	2,666,280	1,166	503,960	-	-	-	-	8,066	3,170,240
41 - Construction of buildings	6,900	2,666,280	1,166	503,960	-	-	-	-	8,066	3,170,240
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th September, 2025 (P)

Borrower	Males		Females		Both Males and Females		Others		Total		(Thousand Rupees)	
	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	119,555	39,321,401	30,900	9,198,325	-	-	-	-	150,455	48,519,726		
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,197	393,349	9	2,414	-	-	-	-	2,206	398,763		
46 - Wholesale trade, except of motor vehicles and motorcycles	26,782	10,236,359	6,266	2,748,557	-	-	-	-	33,048	12,984,916		
47 - Retail trade, except of motor vehicles and motorcycles	98,576	28,691,693	24,625	6,447,354	-	-	-	-	115,201	35,139,047		
H. Transportation and storage	1,514	1,188,155	23	11,503	-	-	-	-	1,537	1,199,657		
49 - Land transport and transport via pipelines	1,498	1,185,188	20	10,964	-	-	-	-	1,518	1,196,152		
50 - Water transport	-	-	-	-	-	-	-	-	-	-		
51 - Air transport	-	-	-	-	-	-	-	-	-	-		
52 - Warehousing and support activities for transportation	16	2,966	3	539	-	-	-	-	19	3,505		
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-		
I. Accommodation and food service activities	1,636	278,806	106	10,563	-	-	-	-	1,742	289,368		
55 - Accommodation	636	139,752	21	3,921	-	-	-	-	657	143,673		
56 - Food and beverage service activities	1,000	139,054	85	6,642	-	-	-	-	1,085	145,695		
J. Information and communication	185	35,358	7	3,059	-	-	-	-	192	38,416		
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-		
and music publishing activities	87	15,137	3	320	-	-	-	-	90	15,457		
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-		
61 - Telecommunications	78	13,263	1	173	-	-	-	-	79	13,435		
62 - Computer programming, consultancy and related activities	20	6,958	3	2,566	-	-	-	-	23	9,524		
63 - Information service activities	-	-	-	-	-	-	-	-	-	-		
K. Real estate activities	10	3,734	1	5	-	-	-	-	11	3,739		
L. Professional, scientific and technical activities	1,271	393,498	197	61,187	-	-	-	-	1,468	454,685		
69 - Legal and accounting activities	1,058	337,345	156	44,051	-	-	-	-	1,214	381,396		
70 - Activities of head offices; management consultancy activities	1	600	2	3,920	-	-	-	-	3	4,520		
71 - Architectural and engineering activities; technical testing and analysis	110	29,801	13	6,103	-	-	-	-	123	35,904		
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-		
73 - Advertising and market research	44	7,669	18	3,094	-	-	-	-	62	10,763		
74 - Other professional, scientific and technical activities	31	10,117	6	3,720	-	-	-	-	37	13,837		
75 - Veterinary activities	27	7,966	2	299	-	-	-	-	29	8,265		
M. Administrative and support service activities	43,321	15,849,914	8,502	2,441,227	-	-	-	12	10,646	51,835	18,301,787	
77 - Rental and leasing activities	223	75,962	10	3,077	-	-	-	-	233	79,039		
78 - Employment activities	38,372	14,576,076	7,476	2,195,700	-	-	-	12	10,646	45,860	16,782,422	
79 - Travel agency, tour operator, reservation service and related activities	25	5,490	3	355	-	-	-	-	28	5,845		
80 - Security and investigation activities	1	0	-	-	-	-	-	-	1	0		
81. Services to buildings and landscape activities	102	21,350	16	1,809	-	-	-	-	118	23,159		
82 - Office administrative, office support and other business support activities	4,598	1,171,035	997	240,286	-	-	-	-	5,595	1,411,322		
N. Education	463	115,966	145	42,795	-	-	-	-	608	158,762		
O. Human health and social work activities	5,599	1,318,745	14,172	817,338	-	-	-	-	19,771	2,136,084		
86 - Human health activities	239	57,509	58	16,659	-	-	-	-	297	74,169		
87 - Residential care activities	5,360	1,261,236	14,114	800,679	-	-	-	-	19,474	2,061,915		
88. Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-		
P. Arts, entertainment and recreation	226	55,928	139	16,543	-	-	-	-	365	72,471		
Q. Other service activities	22,466	3,297,414	10,333	2,130,480	-	-	-	-	32,799	5,427,894		
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-		
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-	-	-		
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-	-	-		
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-	-	-		
VI. PERSONAL	3,121,199	66,515,039	907,783	16,447,800	-	-	-	1	59	4,024,983	82,262,898	
A. Bank Employees	6,997	6,793,268	866	789,280	-	-	-	-	7,863	7,582,548		
1) For house building	700	3,605,377	94	433,812	-	-	-	-	794	4,039,189		
2) For transport i.e. purchase of car etc.	1,460	1,392,012	102	119,431	-	-	-	-	1,562	1,511,443		
3) Other purposes	4,837	1,795,879	670	236,037	-	-	-	-	5,507	2,031,916		
B. Consumer Financing	3,082,464	53,707,262	802,296	11,167,434	-	-	-	1	59	3,884,761	64,874,755	
1) For house building	92,306	33,028,355	24,262	7,793,563	-	-	-	-	116,568	40,821,918		
2) For transport i.e. purchase of car etc.	922	610,088	30	26,566	-	-	-	-	952	636,653		
3) Credit cards	-	-	-	-	-	-	-	-	-	-		
4) Consumers durable	2,709	2,287,225	140	96,931	-	-	-	-	2,849	2,384,156		
5) Personal loans	2,986,527	17,781,595	777,864	3,250,374	-	-	-	1	59	3,764,392	21,032,028	
C) Other	31,738	6,014,509	104,621	4,491,086	-	-	-	-	-	126,359	10,505,594	
VII. OTHER	2,480	492,462	629	63,899	-	-	-	-	-	3,109	555,871	
Total	4,226,097	359,115,479	1,235,402	91,859,370	-	-	-	70	27,065	5,461,569	451,001,914	

Note(s)

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

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

8.9 Advances Classified by Rate of Interest/Return Microfinance Banks

Rate of Interest	Sep-24	Jun-25	Sep-25 P	(Thousand Rupees)
0.00	25,850,495	27,606,532	28,697,035	
1.00	-	-	2,776	
2.00	-	-	-	
3.00	414,516	448,281	441,203	
4.00	459,982	2,758,434	2,445,689	
5.00	14,171,701	12,920,666	13,739,166	
6.00	-	-	-	
7.00	21,548	18,587	30,091	
8.00	87,874	191,737	262,072	
9.00	-	187,018	417,648	
10.00	108,262	288,991	270,436	
11.00	14,797	78,720	76,571	
12.00	27,172	59,246	53,477	
13.00	46,333	14,749	75,185	
14.00	4,853	21,032	73,728	
15.00	110,214	128,353	125,571	
16.00	93,152	205,097	243,810	
17.00	45,014	88,687	101,194	
18.00	158,734	96,463	89,156	
19.00	162,898	175,109	219,422	
20.00	707,999	550,017	376,362	
21.00	1,002,609	704,850	602,455	
22.00	1,682,917	980,024	821,955	
23.00	2,378,427	1,602,682	1,407,264	
24.00	2,145,802	891,538	750,829	
25.00	3,274,314	2,272,939	2,935,648	
26.00	2,713,675	1,368,982	1,455,773	
27.00	2,617,347	1,653,751	1,467,863	
28.00	3,152,080	2,154,238	2,937,866	
29.00	4,319,365	2,288,435	1,853,504	
30.00	5,375,538	3,352,618	3,211,680	
31.00	5,891,075	6,174,588	6,443,992	
32.00	15,182,525	17,537,921	22,630,684	
33.00	16,488,923	25,392,412	28,445,950	
34.00	13,248,720	9,088,903	11,055,506	
35.00	11,839,450	9,027,494	12,770,854	
36.00	16,977,854	11,354,521	21,550,324	
37.00	35,509,704	39,669,936	39,344,241	
38.00	27,953,894	32,085,139	35,859,088	
39.00	38,239,110	27,412,365	29,538,512	
40.00	48,496,289	68,563,957	60,023,191	
41.00	23,565,355	21,418,790	18,750,088	
42.00	27,813,525	39,766,843	38,578,716	
43.00	15,351,995	12,989,965	12,213,868	
44.00	1,334,217	4,132,040	6,886,434	
45.00	1,510,494	1,079,761	1,274,946	
46.00	1,576,254	420,082	383,252	
47.00	2,204,059	534,568	441,093	
48.00	657,738	282,404	224,997	
49.00	4,287,608	5,226,527	5,424,315	
50.00 & above	43,647,588	33,454,559	33,976,433	
Total	422,923,997	428,720,551	451,001,914	

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

8.9.1 Advances Classified by Rate of Interest/Return and Gender

Microfinance Banks
As on 30th September, 2025 (P)

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	24,370,919	4,325,516	600	28,697,035
1.00	1,890	886	-	2,776
2.00	-	-	-	-
3.00	389,792	51,411	-	441,203
4.00	1,967,220	478,469	-	2,445,689
5.00	11,758,259	1,980,907	-	13,739,166
6.00	-	-	-	-
7.00	17,445	12,646	-	30,091
8.00	259,869	2,203	-	262,072
9.00	404,871	12,777	-	417,648
10.00	253,268	17,168	-	270,436
11.00	68,216	8,296	59	76,571
12.00	49,344	4,133	-	53,477
13.00	68,404	6,781	-	75,185
14.00	64,722	9,006	-	73,728
15.00	104,738	20,833	-	125,571
16.00	209,067	34,743	-	243,810
17.00	91,847	9,346	-	101,194
18.00	79,957	9,199	-	89,156
19.00	168,642	50,779	-	219,422
20.00	347,651	28,712	-	376,362
21.00	484,635	117,820	-	602,455
22.00	709,009	112,946	-	821,955
23.00	1,199,185	208,078	-	1,407,264
24.00	591,782	159,047	-	750,829
25.00	2,513,737	421,911	-	2,935,648
26.00	1,301,309	154,464	-	1,455,773
27.00	1,218,500	249,363	-	1,467,863
28.00	2,562,545	375,322	-	2,937,866
29.00	1,703,042	150,462	-	1,853,504
30.00	2,761,482	450,198	-	3,211,680
31.00	5,411,726	1,032,266	-	6,443,992
32.00	17,897,018	4,732,310	1,356	22,630,684
33.00	23,189,692	5,253,564	2,694	28,445,950
34.00	9,595,577	1,459,929	-	11,055,506
35.00	9,601,326	3,167,631	1,897	12,770,854
36.00	15,900,509	5,648,018	1,797	21,550,324
37.00	31,813,382	7,530,336	523	39,344,241
38.00	30,418,703	5,440,025	359	35,859,088
39.00	19,893,931	9,638,959	5,622	29,538,512
40.00	48,156,129	11,867,062	-	60,023,191
41.00	14,437,215	4,312,552	321	18,750,088
42.00	30,485,352	8,086,567	6,797	38,578,716
43.00	9,159,666	3,052,133	2,069	12,213,868
44.00	6,186,470	698,694	1,269	6,886,434
45.00	1,047,025	227,620	301	1,274,946
46.00	333,891	49,361	-	383,252
47.00	381,000	59,624	470	441,093
48.00	176,346	48,650	-	224,997
49.00	710,638	4,712,866	810	5,424,315
50.00 & above	28,598,535	5,377,776	121	33,976,433
Total	359,115,479	91,859,370	27,065	451,001,914

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

8.10 Province/Region wise Advances by borrowers

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Sep-24			Jun-25			Sep-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSes	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	219,219	95,447	314,666	215,143	113,363	328,505	234,279	133,204	367,483
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	37,230	63,711	100,940	34,556	45,223	79,779	34,824	48,139	82,963
	Others	5,111	2,207	7,318	10,081	10,354	20,436	55	501	556
	Total	261,559	161,365	422,924	259,780	168,940	428,721	269,157	181,845	451,002
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSes	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	155,318	59,068	214,387	146,469	62,316	208,785	156,358	74,194	230,552
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,244	22,188	38,431	14,867	12,590	27,457	14,733	13,301	28,034
	Others	2,913	956	3,869	6,173	3,174	9,347	51	315	365
	Total	174,475	82,212	256,687	167,509	78,080	245,589	171,142	87,810	258,952
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSes	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	48,891	19,449	68,340	52,324	19,787	72,112	59,347	23,415	82,763
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	14,477	17,482	31,960	12,898	6,805	19,703	13,177	7,178	20,355
	Others	1,932	639	2,571	3,382	1,325	4,707	2	177	179
	Total	65,301	37,570	102,871	68,605	27,917	96,522	72,526	30,771	103,297
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSes	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	10,103	9,084	19,187	10,803	8,333	19,136	12,243	10,754	22,998
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,511	1,630	4,141	2,938	1,430	4,368	3,208	1,551	4,759
	Others	92	405	497	238	1,125	1,363	2	5	7
	Total	12,706	11,119	23,3825	13,979	10,888	24,867	15,454	12,311	27,764
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSes	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,198	310	2,508	2,510	390	2,900	3,009	514	3,523
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,203	639	2,842	2,160	749	2,909	2,071	749	2,820
	Others	131	22	153	226	13	239	-	-	-
	Total	4,532	971	5,503	4,896	1,152	6,049	5,080	1,263	6,343
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSes	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,565	1,565	-	17,145	17,145	-	18,362	18,362
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	20,664	20,664	-	22,773	22,773	-	24,451	24,451
	Others	-	130	130	-	4,494	4,494	-	4	4
	Total	-	22,358	22,358	-	44,411	44,411	-	42,818	42,818

8.10 Province/Region wise Advances by borrowers

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Sep-24			Jun-25			Sep-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSFs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,601	2,028	4,629	2,979	2,094	5,073	3,262	2,237	5,500
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,692	354	2,046	1,589	323	1,912	1,529	337	1,866
	Others	37	11	48	62	43	105	0	-	0
	Total	4,330	2,393	6,723	4,630	2,460	7,090	4,792	2,574	7,366
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSFs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	107	2,808	2,915	58	3,297	3,355	59	3,727	3,785
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	94	754	848	104	553	657	106	571	677
	Others	13	44	57	-	181	181	-	-	-
	Total	214	3,606	3,820	161	4,031	4,193	164	4,298	4,462

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,458,780	5,236,683	1,154,488	4,488,536	2,718,731	4,783,007
5,000 to 10,000	2,982,111	19,389,001	2,625,223	14,058,490	560,943	3,682,357
10,000 to 20,000	115,733	1,588,396	44,973	675,712	336,264	4,440,979
20,000 to 25,000	44,465	1,017,909	24,275	547,415	83,853	1,793,501
25,000 to 30,000	34,819	962,262	26,475	728,445	68,377	1,815,628
30,000 to 40,000	90,567	3,163,124	61,379	2,138,730	121,011	4,100,546
40,000 to 50,000	104,327	4,637,726	68,577	3,058,079	141,572	6,437,378
50,000 to 60,000	114,240	6,082,236	82,358	4,404,479	80,639	4,296,796
60,000 to 70,000	113,014	7,181,849	86,261	5,464,838	81,885	5,180,119
70,000 to 80,000	115,518	8,538,351	80,042	5,932,486	74,426	5,507,477
80,000 to 90,000	80,797	6,769,117	57,005	4,782,464	53,767	4,508,634
90,000 to 100,000	86,620	8,225,608	60,221	5,725,375	55,856	5,308,039
100,000 to 200,000	589,453	82,125,798	441,331	62,508,743	426,170	60,490,391
200,000 to 300,000	272,380	62,896,362	258,183	60,133,691	255,149	59,686,147
300,000 to 400,000	100,613	34,317,638	112,421	38,295,421	115,661	39,398,012
400,000 to 500,000	57,468	25,628,335	65,848	29,389,492	70,403	31,434,778
500,000 to 600,000	38,164	20,550,046	45,744	24,717,995	49,735	26,871,287
600,000 to 700,000	26,809	17,318,498	32,244	20,815,527	34,701	22,381,513
700,000 to 800,000	21,293	15,896,832	24,793	18,478,082	26,249	19,565,992
800,000 to 900,000	16,584	14,017,683	19,756	16,725,909	21,297	18,018,993
900,000 to 1,000,000	16,770	15,931,646	20,157	19,196,135	22,146	21,095,581
1,000,000 to 2,000,000	34,733	46,178,341	46,605	61,797,421	51,812	68,984,585
2,000,000 & Over	5,336	15,270,556	8,720	24,657,085	10,922	31,220,175
Total	7,520,594	422,923,997	5,447,079	428,720,551	5,461,569	451,001,914

Note(s)

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

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

8.11.1 Advances Classified by Size of Accounts and Gender

Microfinance Banks
As on 30th September, 2025 (P)

(Thousand Rupees)

Size of Account* (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,100,175	3,755,100	618,556	1,027,907	-	-	2,718,731	4,783,007
5,000 to 10,000	454,239	2,974,946	106,704	707,411	-	-	560,943	3,682,357
10,000 to 20,000	262,618	3,439,836	73,646	1,001,143	-	-	336,264	4,440,979
20,000 to 25,000	61,325	1,298,826	22,528	494,674	-	-	83,853	1,793,501
25,000 to 30,000	48,166	1,268,593	20,211	547,035	-	-	68,377	1,815,628
30,000 to 40,000	80,565	2,706,045	40,446	1,394,501	-	-	121,011	4,100,546
40,000 to 50,000	108,170	4,949,936	33,402	1,487,442	-	-	141,572	6,437,378
50,000 to 60,000	56,816	3,028,276	23,821	1,268,411	2	109	80,639	4,296,796
60,000 to 70,000	61,876	3,911,433	20,008	1,268,621	1	65	81,885	5,180,119
70,000 to 80,000	58,068	4,297,895	16,357	1,209,512	1	70	74,426	5,507,477
80,000 to 90,000	42,217	3,542,114	11,548	966,349	2	171	53,767	4,508,634
90,000 to 100,000	45,126	4,291,021	10,728	1,016,820	2	198	55,856	5,308,039
100,000 to 200,000	330,592	46,744,189	95,560	13,743,427	18	2,775	426,170	60,490,391
200,000 to 300,000	188,881	44,468,101	66,251	15,214,227	17	3,819	255,149	59,686,147
300,000 to 400,000	92,440	31,515,926	23,212	7,879,113	9	2,973	115,661	39,398,012
400,000 to 500,000	56,945	25,433,378	13,453	5,999,197	5	2,203	70,403	31,434,778
500,000 to 600,000	40,570	21,919,552	9,164	4,951,177	1	557	49,735	26,871,287
600,000 to 700,000	28,132	18,144,099	6,568	4,236,752	1	662	34,701	22,381,513
700,000 to 800,000	21,525	16,048,635	4,720	3,514,347	4	3,010	26,249	19,565,992
800,000 to 900,000	17,543	14,844,793	3,751	3,171,695	3	2,505	21,297	18,018,993
900,000 to 1,000,000	18,153	17,291,375	3,993	3,804,206	-	-	22,146	21,095,581
1,000,000 to 2,000,000	42,905	57,158,731	8,905	11,823,528	2	2,326	51,812	68,984,585
2,000,000 to 3,000,000	7,149	17,331,797	1,507	3,620,416	2	5,622	8,658	20,957,835
3,000,000 to 4,000,000	1,271	3,985,811	271	831,402	-	-	1,542	4,817,213
4,000,000 to 5,000,000	249	1,107,689	44	194,961	-	-	293	1,302,650
5,000,000 to 6,000,000	141	750,279	17	87,365	-	-	158	837,644
6,000,000 to 7,000,000	54	347,115	10	64,105	-	-	64	411,220
7,000,000 to 8,000,000	40	301,904	5	37,969	-	-	45	339,873
8,000,000 to 9,000,000	21	178,201	5	42,417	-	-	26	220,618
9,000,000 to 10,000,000	20	189,349	-	-	-	-	20	189,349
10,000,000 to 100,000,000	105	1,890,533	11	253,239	-	-	116	2,143,772
2,000,000 & Over	9,050	26,082,679	1,870	5,131,874	2	5,622	10,922	31,220,175
Total	4,226,097	359,115,479	1,235,402	91,859,370	70	27,065	5,461,569	451,001,914

Note(s)

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

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Sep-24			Jun-25			Sep-25 P	
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Market Value
I. Federal Government	162,504,139	170,851,584	175,843,563	205,957,558	207,980,366	210,104,713	186,182,586	193,614,717
1) Treasury Bills	106,233,426	113,135,772	112,829,035	126,371,933	130,026,205	127,536,071	105,869,508	109,159,517
2) Pakistan Investment Bonds (PIBs)	56,270,713	57,715,812	63,014,528	79,585,625	77,954,161	82,568,642	80,313,078	84,455,200
a. Fixed Rate	20,303,740	21,287,663	21,158,180	39,890,496	37,937,461	42,195,501	50,672,379	53,438,500
b. Floating Rate	35,966,973	36,428,149	41,856,348	39,695,129	40,016,700	40,373,141	29,640,699	31,016,700
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-							
III. Local Government	-							
IV. SHARES	-							
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
V. DEBENTURES	-							
VI. PARTICIPATION TERM CERTIFICATES	-							
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	-	-	-	7,000,000	7,000,000
VIII. TERM FINANCE CERTIFICATES	255,838	255,919	255,838	212,036	262,106	212,036	159,328	159,328
IX. MUTUAL FUNDS	100,000	100,000	100,000	-	-	-	7,000,000	7,000,000
X. OTHERS	40,000	40,000	40,453	166,667	166,667	166,667	5,901,690	5,900,000
XI. Islamic Banking Products - Investments	3,237,170	3,447,344	6,331,958	5,772,091	5,800,000	5,829,394	3,282,302	3,266,667
a. Government Islamic Securities	3,207,567	3,387,380	6,300,937	5,772,091	5,800,000	5,829,394	3,215,635	3,200,000
1. GOP Ijara Sukuk	3,207,567	3,387,380	6,300,937	5,772,091	5,800,000	5,829,394	3,215,635	3,200,000
a. Variable Rental Rate (VRR)	-	179,813	1,985,049	5,772,091	5,800,000	5,829,394	3,215,635	3,200,000
b. Fixed Rental Rate (FRR)	3,207,567	3,207,567	4,315,888	-	-	-	3,200,000	3,336,133
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	29,603	59,964	31,021	-	-	-	66,667	66,667
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijara Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	29,603	59,964	31,021	-	-	-	66,667	66,667
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Modaraba Certificates	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	166,137,147	174,694,847	182,571,812	212,108,352	214,209,139	216,312,810	209,525,906	216,940,712
								213,464,578

Note(s)

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