

Development Finance

Institutions

9.1 Assets and Liabilities

Development Finance Institutions

Item	(Thousand Rupees)		
	Sep-24	Jun-25	Sep-25 P
Assets			
I. Currency and Deposits	2,326,980,624	1,418,259,359	1,348,821,371
1. Currency	9,587,871	9,474,475	13,264,845
2. Transferable Deposits	13,073	10,882	12,012
3. Restricted/ compulsory deposits	4,630,474	3,996,111	4,743,572
4 Other Deposits	-	-	-
	4,944,324	5,467,482	8,509,261
II. Securities(other than shares)	2,016,301,915	1,124,698,086	1,043,312,058
1. Short-term	621,377,691	27,243,425	21,268,969
2. Long-term	1,394,924,224	1,097,454,661	1,022,043,089
III. Loans extended (Advances)¹	209,783,692	201,779,654	206,557,187
1. Short-term	72,507,625	59,581,006	55,106,733
A) Money at call	300,000	110,035	70,021
B) Reverse Repo	30,281,452	723,273	6,422,310
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	41,926,173	58,747,698	48,614,402
2. Long-term	137,276,067	142,198,648	151,450,454
IV. Shares and other equity	18,694,650	23,016,268	26,974,930
1. Quoted	11,041,718	13,525,201	16,978,078
2. Non quoted	7,594,702	9,432,837	7,921,915
3. Investment fund shares	58,230	58,230	2,074,937
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	60,999,103	45,990,123	45,388,758
1. Trade credit and advances	623,046	-	-
2. Others	60,376,057	45,990,123	45,388,758
A) Dividends receivable resident sector	524,017	-	13,316
B) Settlement accounts resident sector	724,458	607,214	864,587
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	59,127,582	45,382,909	44,510,855
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets			
1. Produced assets			
A) Tangible fixed assets			
a) Dwellings			
i) Building on freehold land	11,142,044	12,619,898	12,589,245
ii) Building on leasehold land	4,282,702	5,630,656	5,591,286
b) Other buildings and structures			
i) Building on freehold land	442,348	672,733	630,252
ii) Building on leasehold land	3,840,354	4,957,923	4,961,034
c) Machinery and equipment			
i) Transport equipment	2,482,299	2,607,985	2,631,260
ii) Furniture & Fixtures	36,751	36,751	36,751
iii) Office equipment	2,445,548	2,571,234	2,594,509
iv) Other machinery & equipment	2,356,483	2,561,954	2,576,945
d) Other tangible fixed assets n.e.s	1,396,325	1,429,581	1,464,735
e) Land	299,281	368,444	379,857
f) Intangible fixed assets	545,523	664,535	617,865
g) Computer software	115,355	99,394	114,488
h) Entertainment, literary or artistic originals	2,020,559	1,819,303	1,789,754
i) Other intangible fixed assets n.e.s	268,615	433,294	526,095
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets			
A) Tangible non-produced assets			
a) Land			
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	149,699	149,699	149,699
2. Leasehold land	149,699	149,699	149,699
ii) Recreational land	147,748	147,748	147,748
iii) Other land n.e.s	1,951	1,951	1,951
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets			
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work-in-progress	49,825	97,862	58,554

9.1 Assets and Liabilities

Development Finance Institutions

Item	Sep-24	Jun-25	Sep-25 P
(Thousand Rupees)			
Liabilities	2,326,980,624	1,418,259,359	1,348,821,371
I. Deposits²	50,367,498	49,989,734	51,934,378
1. Transferable Deposits	4,730,761	4,884,928	5,965,692
2. Restricted/ compulsory deposits	80,411	185,278	222,747
3. Other deposits	45,556,326	44,919,528	45,745,939
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,074,775,085	1,133,792,299	1,054,273,563
1. Short-term	1,836,245,459	740,218,232	661,988,406
A) Money at call	65,740,571	46,068,296	72,059,924
B) Repurchase agreements (Repo)	1,462,490,490	457,736,746	394,275,304
C) Other short-term borrowings	308,014,397	236,413,190	195,653,178
2. Long-term borrowings	238,529,626	393,574,067	392,285,157
IV. Financial Derivatives	-	-	-
V. Other accounts payable	49,390,016	55,139,080	55,015,427
1. Provision for losses	20,365,906	21,611,408	21,108,563
A) Provision for loan losses-Specific	14,155,049	14,751,334	14,563,070
B) Provision for loan losses-General	5,318,669	4,439,106	4,283,067
C) Provision for other losses	892,188	2,420,968	2,262,426
2. Accumulated Depreciation	2,511,270	2,526,576	2,728,651
3. Other accounts payable to other resident Sectors	26,512,839	31,001,096	31,178,213
A) Dividends payable	-	-	-
B) Settlement accounts	2,690,708	4,474,431	4,001,042
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	23,822,131	26,526,665	27,177,171
a) Suspense account	8,263,246	8,593,441	6,678,995
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	(264,792)	877,309	1,630,498
d) Accrued wages	100,723	530,577	768,022
e) Accrued rent	-	-	-
f) Accrued taxes	7,381,196	8,581,511	9,136,482
g) Other miscellaneous liability items	8,341,758	7,943,827	8,963,174
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	152,448,026	179,338,246	187,598,003
1. Quoted	-	-	-
2. Non quoted	78,558,408	79,559,087	79,559,087
3. Investment fund shares	-	-	-
4. Retained earnings	21,574,151	33,673,669	34,422,781
5. Current year result	5,581,255	15,098,956	21,596,874
6. General and special reserve	25,821,409	29,647,127	29,899,605
7. Valuation adjustments	20,912,803	21,359,407	22,119,656
IX. Contingencies and Commitments³	172,285,951	153,838,253	118,017,441
1. Guarantees	18,123,030	21,487,875	17,186,419
2. Commitments	53,660,096	127,893,382	97,167,884
A) Letter of Credit	3,750,000	2,952,666	3,402,051
B) Forward government Securities Transections	-	74,126,907	52,270,006
C) Forward lending	3,243,652	6,916,276	4,010,647
D) Commitments for acquisition of :	30,618	193,012	84,614
i. Fixed assets	766	58,433	53,367
ii. Intangible assets	29,852	134,579	31,247
E) Other commitments	46,635,826	43,704,521	37,400,566
3. Other contingent liabilities	848,576	4,456,996	3,663,138

Notes:

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

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

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

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
A. Mark-Up/Return/Interest Earned	136,763,205	45,276,477	47,733,951
1. Loans and advances	8,524,474	5,626,993	6,624,372
2. Investments	126,432,910	38,800,441	40,416,087
3. Lendings to financial institutions	1,639,743	709,719	588,509
4. Balances with banks	166,068	139,324	104,983
5. Income from inter-office lending	-	-	-
6. Other	10	-	-
B. Mark-Up/Return/Interest Expensed	129,809,119	36,799,822	38,212,724
1. Deposits	2,919,035	679,827	1,639,801
2. Borrowings	126,859,779	36,059,876	36,540,328
3. Subordinated debt	-	15,307	9,271
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	29,918	43,512	22,839
6. Expense on inter-office borrowing	-	-	-
7. Other	387	1,300	485
I. Net Mark-UP/Return/Interest Income (A - B)	6,954,086	8,476,655	9,521,228
C. Non Mark-UP/Return/Interest Income	5,806,274	6,781,287	7,609,441
1. Fee & Commission Income	230,214	293,061	268,756
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	10,997	25,061	16,245
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	43,759	44,112	43,356
v. Investment banking fee	34,774	83,418	44,639
vi. Commission on trade	-	-	-
vii. Commission on guarantees	38,134	81,123	50,440
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	102,550	59,347	114,076
xiv. Other Commission	-	-	-
2. Dividend Income	4,736,592	4,311,462	4,191,143
3. Foreign exchange income	(13,249)	64,036	(43,302)
4. Income from derivatives	-	-	-
5. Gain on securities	731,627	1,984,861	3,019,595
i. Realised	631,805	884,967	2,032,664
ii. Unrealised - held for trading	99,822	1,099,894	986,931
6. Other Income	121,090	127,867	173,249
i. Rent on property	104,130	143,087	119,096
ii. Gain on sale of fixed assets-net	1,480	5,914	6,221
iii. Loss on termination of lease liability against right of use assets	-	-	2,568
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	15,480	(21,134)	45,364
II. Total Income (I + C)	12,760,360	15,257,942	17,130,669

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
D. Non Mark-UP/Return/Interest Expenses	2,514,102	2,863,114	3,144,735
1. Operating expenses	2,362,168	2,594,233	2,891,497
i. Total compensation expense	1,409,316	1,622,012	1,734,645
ii. Property expense	302,403	293,974	342,803
a. Rent and taxes	22,546	24,453	45,208
b. Insurance	13,623	13,927	14,200
c. Utilities cost	49,515	34,527	37,095
d. Lease rental	-	-	-
e. Fuel expense generators	2,837	1,778	2,760
f. Security (including guards)	10,833	9,590	11,323
g. Repair and maintenance (including janitorial charges)	87,238	82,024	102,814
h. Depreciation on right-of-use assets	82,325	78,554	82,340
i. Depreciation	33,486	49,121	47,063
iii. Information technology expenses	66,877	92,200	124,282
iv. Other operating expenses	583,572	586,047	689,768
2. Workers welfare fund	136,655	237,136	215,942
3. Other charges	15,279	31,745	37,296
i. Penalties imposed by State Bank of Pakistan	80	174	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	15,199	31,571	37,296
III. Profit before provisions (II - D)	10,246,258	12,394,828	13,985,933
E. Provisions / (reversals) and write offs - net	(10,585)	142,777	(483,525)
1. (Reversals) / provisions against balance with Banks	(104)	(6,586)	1,284
2. (Reversals) / provisions for diminution in value of investments	(56,208)	77,378	(63,448)
3. (Reversals) / provisions against loans & advances	32,548	291,924	(290,124)
4. (Reversals) / provisions against off balance sheet items	15,760	(159,038)	17,520
5. Reversals against other assets	(2,581)	(60,901)	(148,757)
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	10,256,843	12,252,051	14,469,458
G. Taxation	3,339,554	3,823,580	4,118,191
1. Current	4,221,330	2,627,215	3,509,484
2. Prior	(5,167)	-	33,517
3. Deferred	(876,609)	1,196,365	575,190
V. Profit After Taxation (IV - G)	6,917,289	8,428,471	10,351,267

Notes on Human Resources

Number of Employees*

1. Permanent	990	980	977
a. Male	858	853	845
<i>of which: Branch Managers</i>	731	708	699
b. Female	40	43	43
<i>of which: Branch Managers</i>	127	145	146
2. Contractual	132	127	132
a. Male	115	109	116
<i>of which: Branch Managers</i>	10	8	8
b. Female	17	18	16
<i>of which: Branch Managers</i>	-	-	-

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

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(Thousand Rupees)

Type of Account	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	831	48,830,345	803	48,271,878	864	50,643,090
1) <i>Less Than Three Months</i>	292	10,997,196	333	15,275,021	380	21,000,688
2) <i>For Three Months and Over but Less Than Six Months</i>	111	5,990,528	123	13,389,646	144	10,424,125
3) <i>For Six Months and Over but Less Than One Year</i>	110	5,347,355	75	4,642,063	70	3,737,297
4) <i>For One Year & Over but Less Than Two Years</i>	305	26,350,046	258	14,534,448	257	15,150,300
5) <i>For Two Years & Over but Less Than Three Years</i>	11	220	10	200	10	180
6) <i>For Three Years & Over but Less Than Four Years</i>	1	45,000	2	130,500	2	130,500
7) <i>For Four Years & Over but Less Than Five Years</i>	-	-	-	-	-	-
8) <i>For Five Years & Over but Less Than Ten Years</i>	1	100,000	2	300,000	1	200,000
Total	831	48,830,345	803	48,271,878	864	50,643,090

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
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	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	147	1,221,536	84	387,077	186	807,664	447	48,226,813	864	50,643,090
1) Less Than Three Months	102	553,416	48	170,506	107	424,662	123	19,852,104	380	21,000,688
2) For Three Months and Over but Less Than Six Months	12	45,092	12	41,102	17	62,761	103	10,275,170	144	10,424,125
3) For Six Months and Over but Less Than One Year	9	118,366	9	8,593	7	92,236	45	3,518,102	70	3,737,297
4) For One Year & Over but Less Than Two Years	14	504,482	15	166,876	55	228,005	173	14,250,937	257	15,150,300
5) For Two Years & Over but Less Than Three Years	10	180	-	-	-	-	-	-	10	180
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	2	130,500	2	130,500
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	200,000	1	200,000
Total	147	1,221,536	84	387,077	186	807,664	447	48,226,813	864	50,643,090

9.4 Deposits Distributed by Category Development

Category of Deposit Holder	Sep-24	Jun-25	Sep-25 P		
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts
1. FOREIGN CONSTITUENTS	1,779,066	2,068,818	-	-	-
1) Official	1,779,066	2,068,818	-	-	-
2) Business	-	-	-	-	-
3) Personal	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	47,051,279	46,203,060	-	-	-
I. GOVERNMENT	19,370,714	4,416,462	-	-	-
A. Federal Government	18,832,039	3,689,005	-	-	-
B. Provincial Governments	538,675	727,457	-	-	-
C. Local Bodies	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,150,000	4,365,000	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-
Services	-	-	-	-	-
Utilities	-	-	-	-	-
Transport, storage and communications	3,650,000	3,865,000	-	-	-
Manufacturing	500,000	500,000	-	-	-
Mining and Quarrying	-	-	-	-	-
Construction	-	-	-	-	-
Commerce and Trade	-	-	-	-	-
Others	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	1,715,997	15,757,897	-	-	-
Mutual Funds and AMCs	-	12,397,000	-	-	-
Insurance & Pension Funds	-	500,000	-	-	-
MFIs and DFIs	102,973	607,595	-	-	-
Stock Exchange & Brokerage Houses	717,966	861,952	-	-	-
Modarabas	-	-	-	-	-
Other NBFI	895,058	1,391,350	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	16,336,665	16,933,578	-	-	-
A. Agriculture, forestry and fishing	-	26,387	-	-	-
1. Crop and animal production, hunting and related service activities	-	26,387	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	26,387	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-
B. Mining and quarrying	4,970,412	2,618,056	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	118,056	-	-	-
07 - Mining of metal ores	-	-	-	-	-
08 - Other mining and quarrying	4,970,412	2,500,000	-	-	-
09 - Mining support service activities	-	-	-	-	-
C. Manufacturing	4,718,602	7,787,123	-	-	-
10 - Manufacture of food products	648,000	186,924	-	-	-
11 - Manufacture of beverages	100,600	500,600	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-
13 - Manufacture of textiles	892,087	1,305,370	-	-	-
Preparation and spinning of textile fibres	-	103,125	-	-	-
Weaving of textiles	-	-	-	-	-
Finishing of textiles	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	742,087	1,102,245	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-
Manufacture of other textiles n.e.c.	150,000	100,000	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-
15 - Manufacture of leather and related products	-	89,832	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Sep-25 P											
Less Than 6 Months	Fixed Deposits			FOR 3 Years and Over			FOR FIVE Years and Over but Less Than 5 Years			Sub Total	Total Deposits
	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 Ten Years and Over	For Ten Years and Over	For Ten Years and Over	For Ten Years and Over		
	Than 1 Year	Than 2 Years	Than 3 Years	Years	Than 5 Years	Ten Years	Years and Over	Years and Over	Years and Over		
2,121,869	-	-	-	-	-	-	-	-	-	2,121,869	2,121,869
2,121,869	-	-	-	-	-	-	-	-	-	2,121,869	2,121,869
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
29,302,944	3,737,297	15,150,300	180	130,500	-	200,000	-	48,521,221	48,521,221		
450,754	200,000	4,128,518	-	45,000	-	200,000	-	5,024,272	5,024,272		
46,649	200,000	3,447,006	-	45,000	-	200,000	-	3,938,655	3,938,655		
404,105	-	681,512	-	-	-	-	-	1,085,617	1,085,617		
-	-	-	-	-	-	-	-	-	-	-	-
-	350,000	2,665,000	-	-	-	-	-	3,015,000	3,015,000		
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	350,000	2,215,000	-	-	-	-	-	2,565,000	2,565,000		
-	-	450,000	-	-	-	-	-	450,000	450,000		
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
14,058,211	112,050	1,655,952	-	85,500	-	-	-	15,911,713	15,911,713		
10,690,000	-	-	-	-	-	-	-	10,690,000	10,690,000		
105,000	-	-	-	-	-	-	-	105,000	105,000		
55,461	2,950	50,000	-	-	-	-	-	108,411	108,411		
-	-	861,952	-	-	-	-	-	861,952	861,952		
3,207,750	109,100	744,000	-	85,500	-	-	-	4,146,350	4,146,350		
11,660,897	1,755,899	4,830,627	-	-	-	-	-	18,247,422	18,247,422		
26,993	-	-	-	-	-	-	-	26,993	26,993		
26,993	-	-	-	-	-	-	-	26,993	26,993		
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
1,665,364	58,115	-	-	-	-	-	-	1,723,479	1,723,479		
-	-	-	-	-	-	-	-	-	-	-	-
65,364	58,115	-	-	-	-	-	-	123,479	123,479		
-	-	-	-	-	-	-	-	-	-	-	-
1,600,000	-	-	-	-	-	-	-	1,600,000	1,600,000		
-	-	-	-	-	-	-	-	-	-	-	-
2,324,374	618,599	2,868,300	-	-	-	-	-	5,811,273	5,811,273		
67,636	115,000	-	-	-	-	-	-	182,636	182,636		
600	-	-	-	-	-	-	-	600	600		
100,000	91,705	1,168,245	-	-	-	-	-	1,359,950	1,359,950		
-	91,705	-	-	-	-	-	-	91,705	91,705		
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	1,168,245	-	-	-	-	-	1,168,245	1,168,245		
100,000	-	-	-	-	-	-	-	100,000	100,000		
27,932	64,391	-	-	-	-	-	-	92,323	92,323		

9.4 Deposits Distributed by Category Development

Category of Deposit Holder	Sep-24	Jun-25	Sep-25 P		
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-
Manufacture of footwear					
a. Leather wear	-	-	-	-	-
b. Rubber and Plastic wear	-	89,832	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-
18 - Printing and reproduction of recorded media	376,801	619,347	-	-	-
Printing and other service activities related to printing	129,454	303,636	-	-	-
Reproduction of recorded media	247,347	315,711	-	-	-
19 - Manufacture of coke and refined petroleum products	18,000	18,000	-	-	-
20 - Manufacture of chemicals and chemical products	1,074,999	965,064	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	299,724	503,872	-	-	-
22 - Manufacture of rubber and plastics products	150,000	2,375,000	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-
25. Manufacture of fabricated metal products, except machinery and equipment	50,000	100,000	-	-	-
26 - Manufacture of computer, electronic and optical products	630,782	683,343	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-
28 - Manufacture of machinery and equipment	25,167	21,856	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	452,442	417,915	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-
32. Other manufacturing	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	3,683,044	3,276,878	-	-	-
Electric power generation, transmission and distribution	1,293,430	1,724,557	-	-	-
a) Hydral	-	700,000	-	-	-
b) Thermal	-	-	-	-	-
c) Coal Based	-	1,000,000	-	-	-
d) Wind	-	-	-	-	-
e) Solar	17,562	24,557	-	-	-
f) Other	1,275,868	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	2,389,614	1,552,321	-	-	-
Steam and air conditioning supply	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-
37 - Sewerage	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-
F. Construction	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

9.4 Deposits Distributed by Category Development

Category of Deposit Holder	Sep-24	Jun-25	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	140,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	140,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-
H. Transportation and storage	374,000	132,510	-	-	-
49 - Land transport and transport via pipelines	-	108,510	-	-	-
50 - Water transport	-	-	-	-	-
51 - Air transport	-	-	-	-	-
52 - Warehousing and support activities for transportation	374,000	24,000	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-
I. Accommodation and food service activities	35,000	77,000	-	-	-
55 - Accommodation	35,000	77,000	-	-	-
56-Food and beverage service activities	-	-	-	-	-
J. Information and communication	416,076	247,224	-	-	-
58 - Publishing activities	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-
61 - Telecommunications	139,773	128,685	-	-	-
62 - Computer programming, consultancy and related activities	90,000	118,539	-	-	-
63 - Information service activities	186,303	-	-	-	-
K. Real estate activities	17,054	-	-	-	-
L. Professional, scientific and technical activities	232,072	202,155	-	-	-
69 - Legal and accounting activities	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	144,475	95,000	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-
74 - Other professional, scientific and technical activities	87,597	107,155	-	-	-
75 - Veterinary activities	-	-	-	-	-
M. Administrative and support service activities	235,000	21,300	-	-	-
77 - Rental and leasing activities	-	-	-	-	-
78 - Employment activities	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-
81. Services to buildings and landscape activities	235,000	21,300	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-
N. Education	1,465,404	2,544,945	-	-	-
O. Human health and social work activities	50,000	-	-	-	-
86 - Human health activities	50,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-
Q. Other service activities	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2,333,317	2,250,477	-	-	-
A. Private Trusts and Non-profit Organizations	1,899,343	1,848,464	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	433,974	402,013	-	-	-
VI. PERSONAL	3,144,086	2,456,180	-	-	-
A. Salaried persons	1,487,525	1,059,619	-	-	-
B. Self employed	616,865	232,928	-	-	-
C. Other Personal	1,039,696	1,163,633	-	-	-
VII. OTHER	500	23,466	-	-	-
Total	48,830,345	48,271,878	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(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 10 Years	For Ten Years and Over	Sub Total	Total Deposits
	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
41,284	250,000	92,000	-	-	-	-	-	383,284	383,284
17,284	250,000	92,000	-	-	-	-	-	359,284	359,284
-	-	-	-	-	-	-	-	-	-
24,000	-	-	-	-	-	-	-	24,000	24,000
-	-	-	-	-	-	-	-	-	-
2,000	-	-	-	-	-	-	-	2,000	2,000
2,000	-	-	-	-	-	-	-	2,000	2,000
-	-	-	-	-	-	-	-	-	-
97,179	203,685	202,025	-	-	-	-	-	502,889	502,889
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
77,000	128,685	202,025	-	-	-	-	-	407,710	407,710
20,179	75,000	-	-	-	-	-	-	95,179	95,179
-	-	-	-	-	-	-	-	-	-
137,990	13,000	50,000	-	-	-	-	-	200,990	200,990
50,444	13,000	50,000	-	-	-	-	-	113,444	113,444
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
87,546	-	-	-	-	-	-	-	87,546	87,546
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
100,827	102,500	1,618,302	-	-	-	-	-	1,821,629	1,821,629
85,288	-	-	-	-	-	-	-	85,288	85,288
85,288	-	-	-	-	-	-	-	85,288	85,288
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
572,450	1,100,153	947,374	-	-	-	-	-	2,619,977	2,619,977
321,293	880,153	944,290	-	-	-	-	-	2,145,736	2,145,736
251,157	220,000	3,084	-	-	-	-	-	474,241	474,241
1,297,539	219,195	899,363	180	-	-	-	-	2,416,277	2,416,277
622,030	133,462	245,941	180	-	-	-	-	1,001,613	1,001,613
54,105	78,668	105,059	-	-	-	-	-	237,832	237,832
621,404	7,065	548,363	-	-	-	-	-	1,176,832	1,176,832
1,263,093	-	23,466	-	-	-	-	-	1,286,559	1,286,559
31,424,813	3,737,297	15,150,300	180	130,500	-	200,000	-	50,643,090	50,643,090

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions
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	-	-	-	-	-	-	8	2,121,869	8	2,121,869
1) Official	-	-	-	-	-	-	8	2,121,869	8	2,121,869
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	147	1,221,536	84	387,077	186	807,664	439	46,104,944	856	48,521,221
I. GOVERNMENT	-	-	-	-	-	-	24	5,024,272	24	5,024,272
A. Federal Government	-	-	-	-	-	-	12	3,938,655	12	3,938,655
B. Provincial Governments	-	-	-	-	-	-	12	1,085,617	12	1,085,617
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	19	3,015,000	19	3,015,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	16	2,565,000	16	2,565,000
Manufacturing	-	-	-	-	-	-	3	450,000	3	450,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	85	15,911,713	85	15,911,713
Mutual Funds and AMCs	-	-	-	-	-	-	55	10,690,000	55	10,690,000
Insurance & Pension Funds	-	-	-	-	-	-	4	105,000	4	105,000
MFIs and DFIs	-	-	-	-	-	-	10	108,411	10	108,411
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	861,952	2	861,952
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	-	-	14	4,146,350	14	4,146,350
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	189	18,247,422	189	18,247,422
A. Agriculture, forestry and fishing	-	-	-	-	-	-	1	26,993	1	26,993
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	1	26,993	1	26,993
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	1	26,993	1	26,993
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	6	1,723,479	6	1,723,479
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	2	123,479	2	123,479
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	4	1,600,000	4	1,600,000
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	99	5,811,273	99	5,811,273
10 - Manufacture of food products	-	-	-	-	-	-	7	182,636	7	182,636
11 - Manufacture of beverages	-	-	-	-	-	-	1	600	1	600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	35	1,359,950	35	1,359,950
Preparation and spinning of textile fibres	-	-	-	-	-	-	2	91,705	2	91,705
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	32	1,168,245	32	1,168,245
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	1	100,000	1	100,000
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	2	92,323	2	92,323

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions
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 f	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like,	-	-	-	-	-	-	-	-	-	-
saddlery and harness	-	-	-	-	-	-	2	92,323	2	92,323
Manufacture of footwear	-	-	-	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	2	92,323	2	92,323
16 - Manufacture of wood and of products of wood and	-	-	-	-	-	-	-	-	-	-
cork, except furniture; manufacture of articles of straw and	-	-	-	-	-	-	-	-	-	-
plaiting materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	23	453,294	23	453,294
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	6	130,081	6	130,081
Printing and other service activities related to printing	-	-	-	-	-	-	17	323,213	17	323,213
Reproduction of recorded media	-	-	-	-	-	-	1	18,000	1	18,000
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	7	1,895,064	7	1,895,064
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	-	-	-	-
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	4	303,872	4	303,872
pharmaceutical preparations	-	-	-	-	-	-	6	125,000	6	125,000
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	2	100,000	2	100,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except	-	-	-	-	-	-	1	100,000	1	100,000
machinery and equipment	-	-	-	-	-	-	4	664,825	4	664,825
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-	2	22,326	2	22,326
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	3	462,272	3	462,272
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	1	31,111	1	31,111
32. Other manufacturing	-	-	-	-	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	15	7,668,298	15	7,668,298
Electric power generation, transmission and distribution	-	-	-	-	-	-	14	6,118,298	14	6,118,298
a) Hydral	-	-	-	-	-	-	2	700,000	2	700,000
b) Thermal	-	-	-	-	-	-	1	500,000	1	500,000
c) Coal Based	-	-	-	-	-	-	2	1,000,000	2	1,000,000
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	3	11,028	3	11,028
f) Other	-	-	-	-	-	-	6	3,907,270	6	3,907,270
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	1	1,550,000	1	1,550,000
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and	-	-	-	-	-	-	-	-	-	-
remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions
As on 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	-	-	-	-	-	-	1	-	1	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	1	-	1	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	5	383,284	5	383,284
49 - Land transport and transport via pipelines	-	-	-	-	-	-	4	359,284	4	359,284
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	1	24,000	1	24,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	2	2,000	2	2,000
55 - Accommodation	-	-	-	-	-	-	2	2,000	2	2,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	11	502,889	11	502,889
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	6	407,710	6	407,710
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	5	95,179	5	95,179
63 - Information service activities	-	-	-	-	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-	1	-	1	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	6	200,990	6	200,990
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	4	113,444	4	113,444
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	2	87,546	2	87,546
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	2	21,300	2	21,300
77 - Rental and leasing activities	-	-	-	-	-	-	1	-	1	-
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	1	21,300	1	21,300
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	31	1,821,629	31	1,821,629
O. Human health and social work activities	-	-	-	-	-	-	9	85,288	9	85,288
86 - Human health activities	-	-	-	-	-	-	9	85,288	9	85,288
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	119	2,619,977	119	2,619,977
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	110	2,145,736	110	2,145,736
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	9	474,241	9	474,241
VI. PERSONAL	147	1,221,536	84	387,077	186	807,664	-	-	417	2,416,277
A. Salaried persons	103	624,394	24	178,703	43	198,516	-	-	170	1,001,613
B. Self-employed	3	74,000	1	1,892	3	161,940	-	-	7	237,832
C. Other Personal	41	523,142	59	206,482	140	447,208	-	-	240	1,176,832
VII. OTHER	-	-	-	-	-	-	3	1,286,559	3	1,286,559
Total	147	1,221,536	84	387,077	186	807,664	447	48,226,813	864	50,643,090

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

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-24			Jun-25			Sep-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,779	1,779	-	2,069	2,069	-	2,122	2,122
	Govt.	-	19,371	19,371	-	4,416	4,416	-	5,024	5,024
	NFPSEs	-	4,150	4,150	-	4,365	4,365	-	3,015	3,015
	NBFCs & Fin Aux.	-	1,716	1,716	-	15,758	15,758	-	15,912	15,912
	Private Sector	-	16,337	16,337	-	16,934	16,934	-	18,247	18,247
	Trust Fund	-	2,333	2,333	-	2,250	2,250	-	2,620	2,620
	Personal	-	3,144	3,144	-	2,456	2,456	-	2,416	2,416
	Others	-	1	1	-	23	23	-	1,287	1,287
	Total	-	48,830	48,830	-	48,272	48,272	-	50,643	50,643
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	5,068	5,068	-	2,069	2,069	-	2,122	2,122
	Govt.	-	13,719	13,719	-	4,118	4,118	-	4,726	4,726
	NFPSEs	-	1,924	1,924	-	4,365	4,365	-	3,015	3,015
	NBFCs & Fin Aux.	-	2,936	2,936	-	14,870	14,870	-	15,024	15,024
	Private Sector	-	13,944	13,944	-	15,012	15,012	-	15,726	15,726
	Trust Fund	-	1,769	1,769	-	1,995	1,995	-	2,606	2,606
	Personal	-	3,077	3,077	-	2,456	2,456	-	2,416	2,416
	Others	-	1	1	-	23	23	-	23	23
	Total	-	42,438	42,438	-	44,908	44,908	-	45,659	45,659
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	4,663	4,663	-	299	299	-	299	299
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	738	738	-	888	888	-	888	888
	Private Sector	-	600	600	-	1,922	1,922	-	2,521	2,521
	Trust Fund	-	392	392	-	256	256	-	14	14
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	1,263	1,263
	Total	-	6,393	6,393	-	3,364	3,364	-	4,984	4,984
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account* (Rs.)	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	86	270	106	221	100	280
100,000 to 200,000	14	1,646	8	1,017	1	150
200,000 to 300,000	16	3,806	5	1,236	4	1,025
300,000 to 400,000	9	2,970	5	1,652	2	714
400,000 to 500,000	8	3,547	5	2,257	5	2,453
500,000 to 600,000	35	17,847	10	5,295	2	1,111
600,000 to 700,000	15	9,249	7	4,399	1	689
700,000 to 800,000	11	8,126	3	2,159	9	6,629
800,000 to 900,000	10	9,130	6	5,242	5	4,210
900,000 to 1,000,000	2	1,913	4	3,950	9	8,762
1,000,000 to 2,000,000	40	51,808	53	76,876	37	60,979
2,000,000 to 3,000,000	33	79,764	156	409,911	102	262,458
3,000,000 to 4,000,000	21	71,173	32	112,762	104	342,993
4,000,000 to 5,000,000	12	54,151	23	105,955	85	402,244
5,000,000 to 6,000,000	28	146,729	7	37,839	10	52,899
6,000,000 to 7,000,000	14	89,230	13	83,395	5	33,083
7,000,000 to 8,000,000	16	118,649	57	434,111	44	334,995
8,000,000 to 9,000,000	162	507,754	7	57,036	35	288,749
9,000,000 to 10,000,000	38	835,356	5	47,190	7	64,877
10,000,000 to 100,000,000	176	6,392,057	203	7,097,342	200	6,565,398
100,000,000 & Over	85	40,425,170	88	39,782,034	97	42,208,392
Total	831	48,830,345	803	48,271,878	864	50,643,090

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

9.6.1 Deposits Distributed by Size of Accounts and Gender

Development Finance Institutions
As on 30th September, 2025 (P)

(Thousand Rupees)

Type 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 100,000	15	280	-	-	85	-	100	280
100,000 to 200,000	-	-	-	-	-	-	1	150
200,000 to 300,000	-	-	2	530	2	495	4	1,025
300,000 to 400,000	2	714	-	-	-	-	2	714
400,000 to 500,000	4	1,953	-	-	1	500	5	2,453
500,000 to 600,000	-	-	-	-	2	1,111	2	1,111
600,000 to 700,000	1	689	-	-	-	-	1	689
700,000 to 800,000	-	-	9	6,629	-	-	9	6,629
800,000 to 900,000	1	805	3	2,562	-	-	5	4,210
900,000 to 1,000,000	-	-	4	3,762	2	2,000	9	8,762
1,000,000 to 2,000,000	1	1,831	3	4,734	6	9,471	37	60,979
2,000,000 to 3,000,000	37	101,039	44	106,552	7	16,297	102	262,458
3,000,000 to 4,000,000	1	4,000	1	3,480	4	13,000	104	342,993
4,000,000 to 5,000,000	36	165,515	2	9,553	25	123,128	85	402,244
5,000,000 to 6,000,000	2	10,784	-	-	4	21,022	10	52,899
6,000,000 to 7,000,000	-	-	-	-	5	33,083	5	33,083
7,000,000 to 8,000,000	32	249,791	1	7,500	-	-	44	334,995
8,000,000 to 9,000,000	-	-	-	-	35	288,749	35	288,749
9,000,000 to 10,000,000	-	-	6	54,877	1	10,000	7	64,877
10,000,000 to 100,000,000	14	313,164	9	186,898	172	5,870,536	200	6,565,398
100,000,000 & Over	1	370,971	-	-	96	41,837,421	97	42,208,392
Total	147	1,221,536	84	387,077	447	48,226,813	864	50,643,090

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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	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	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	1	7,354	6	73,678	17	2,788,331
A. Quoted on the Stock Exchange:	1	7,354	6	73,678	15	1,234,862
1. To Stock Brokers and Dealers:	-	-	5	66,324	12	212,124
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	5	66,324	12	212,124
2. To Others:	1	7,354	1	7,354	3	1,022,738
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	3	1,022,738
B. Unquoted on the Stock Exchange:	-	-	-	-	2	1,553,469
1. To Stock Brokers and Dealers:	-	-	-	-	1	999,623
(a) Government and Other Trustee Securities	-	-	-	-	1	999,623
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	1	553,846
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	1	553,846
III. Merchandise	39	6,611,084	40	3,587,250	39	4,033,937
A. Food Items:	10	2,192,465	10	1,573,856	7	1,112,139
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	3	381,350	4	322,720	4	318,175
3. Other Grains & Pulses:	-	-	1	2,000	1	1,900
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	1	2,000	1	1,900
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	7	1,811,115	5	1,249,136	2	792,064
(a) Indigenous	7	1,811,115	5	1,249,136	2	792,064
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	11	1,879,068	2	66,667	4	841,667
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	2	650,000	-	-	-	-
(a) Indigenous	1	400,000	-	-	-	-
(b) Imported	1	250,000	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	9	1,229,068	2	66,667	4	841,667
(a) Indigenous	6	829,068	2	66,667	4	841,667
(b) Imported	3	400,000	-	-	4	841,667

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Sep-24		Jun-25		Sep-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	18	2,539,551	28	1,946,727	28	2,080,131
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	1	5,000	1	4,750
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	16	2,291,576	22	1,201,912	22	1,356,745
(a) Indigenous	1	499,999	-	-	2	8,189
(b) Imported	15	1,791,577	22	1,201,912	20	1,348,556
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	200,000	2	700,000	2	681,541
12. Other Finished Goods:	1	47,975	3	39,815	3	37,095
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	47,975	3	39,815	3	37,095
IV. Fixed Assets Including Machinery	1,370	99,403,209	1,694	113,166,400	1,709	111,705,527
A. Transport Equipment	310	598,017	391	2,079,669	398	2,787,426
B. Furniture & Fixtures	3	150,682	2	1,086,501	5	2,116,105
C. Office Equipment	2	31,059	2	25,196	2	23,065
D. Other Machinery & Equipment	1,055	98,623,451	1,299	109,975,034	1,304	106,778,930
V. Real Estate	32,184	41,783,885	31,019	45,452,985	30,450	45,826,070
A. Land	169	12,915,043	225	15,694,980	230	15,807,943
1. Residential	9	489,000	39	601,364	45	811,687
(a) House	8	487,500	34	574,064	35	763,512
(b) Flat	1	1,500	5	27,300	10	48,175
2. Non-Residential	160	12,426,043	186	15,093,616	185	14,996,256
(a) Commercial	60	571,474	59	1,013,090	62	1,130,126
(b) Industrial	15	1,651,110	22	1,942,794	25	2,408,523
c) Agriculture	54	6,813,581	29	357,493	27	352,860
(c) Others	31	3,389,878	76	11,780,238	71	11,104,747
B. Buildings:	32,015	28,868,842	30,794	29,758,005	30,220	30,018,127
1. Residential	31,850	18,237,487	30,515	16,743,111	29,923	16,496,241
(a) House	31,681	18,130,579	29,495	15,690,883	28,921	15,462,041
(b) Flat	169	106,908	1,020	1,052,228	1,002	1,034,200
2. Non-Residential	165	10,631,355	279	13,014,894	297	13,521,886
(a) Commercial	72	5,797,961	109	5,381,928	108	5,103,391
(b) Industrial	27	1,399,729	23	1,098,629	23	1,072,316
c) Agriculture	-	-	12	127,750	15	161,250
(c) Others	66	3,433,665	135	6,406,587	151	7,184,929
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	231	18,571,323	245	24,337,025	258	24,350,932
A. Other Secured Advances	182	13,834,089	193	18,359,660	200	18,361,007
1. Receivables	10	3,080,000	16	3,080,085	19	3,263,386
2. Employees Benefits	63	85,413	59	106,045	62	114,983
3. Others	109	10,668,676	118	15,173,530	119	14,982,638
B. Advances Secured by Guarantee(s)	49	4,737,234	52	5,977,365	58	5,989,924
1. Institutional Guarantee(s)	7	4,726,558	13	5,965,763	14	5,977,388
2. Individual Guarantee(s)	42	10,676	39	11,601	44	12,536
VIII. Unsecured Advances	624	830,321	714	3,005,552	709	2,808,419
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	559	56,479	589	79,292	588	79,649
3. Others	65	773,842	125	2,926,260	121	2,728,770
Total	34,449	167,207,176	33,718	189,622,889	33,182	191,513,215

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions
As on 30th September, 2025 (P)

Security	Males		Females		Others		(Thousand Rupees)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Total Amount
I. Gold, Bullion, Gold & Silver								
Ornaments and Precious Metals								
II. Securities, Shares and Other								
Financial Instruments:								
A. Quoted on the Stock Exchange:								
1. To Stock Brokers and Dealers:	1	20,000	3	11,172	13	2,757,159	17	2,788,331
(a) Government and Other Trustee Securities	1	20,000	3	11,172	11	1,203,690	15	1,234,862
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	1	20,000	3	11,172	8	180,952	12	212,124
(a) Government and Other Trustee Securities	-	-	-	-	3	1,022,738	3	1,022,738
(b) Shares and Debentures	-	-	-	-	2	1,553,469	2	1,553,469
(c) Participation Term Certificates	-	-	-	-	1	999,623	1	999,623
(d) Others	-	-	-	-	1	553,846	1	553,846
B. Unquoted on the Stock Exchange:								
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	1	999,623	1	999,623
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	1	553,846	1	553,846
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	553,846	1	553,846
III. Merchandise								
A. Food Items:								
1. Wheat	1	1,900	-	8,164	34	4,009,123	39	4,039,337
2. Rice and Paddy	-	-	-	-	6	1,110,239	7	1,112,139
3. Other Grains & Pulses:	-	-	-	-	4	318,175	4	318,175
(a) Indigenous	-	-	-	-	-	-	1	1,900
(b) Imported	1	1,900	-	-	-	-	1	1,900
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	2	792,064	2	792,064
(a) Indigenous	-	-	-	-	2	792,064	2	792,064
(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:	-	-	-	-	4	841,667	4	841,667
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	4	841,667	4	841,667
(a) Indigenous	-	-	-	-	4	841,667	4	841,667
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions
As on 30th September, 2025 (P)

Security	Males		Females		Others		(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:	2	14,750	2	8,164	24	2,057,217	28	2,080,131
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	1	4,750	-	-	-	-	1	4,750
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	1	4,750	-	-	-	-	1	4,750
4. Machinery:	1	10,000	2	8,164	19	1,338,581	22	1,356,745
(a) Indigenous	-	-	-	-	2	8,189	2	8,189
(b) Imported	1	10,000	2	8,164	17	1,330,392	20	1,348,556
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	-	-	-	-	2	681,541	2	681,541
12. Other Finished Goods:	-	-	-	-	3	37,095	3	37,095
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	3	37,095	3	37,095
IV. Fixed Assets Including Machinery	376	989,287	65	103,581	1,268	110,612,659	1,709	111,705,527
A. Transport Equipments	320	592,396	44	71,031	34	2,123,999	398	2,787,426
B. Furniture & Fixtures	-	-	-	-	5	2,116,105	5	2,116,105
C. Office Equipments	1	9,750	-	-	1	13,315	2	23,065
D. Other Machinery & Equipments	55	387,141	21	32,550	1,228	106,359,239	1,304	106,778,930
V. Real Estate	26,145	14,529,592	4,028	3,323,263	276	27,968,215	30,450	45,826,070
A. Land	66	766,202	52	276,634	111	14,760,107	230	15,807,943
1. Residential	18	80,726	20	86,556	6	639,405	45	811,687
(a) House	16	56,476	12	62,631	6	639,405	35	763,512
(b) Flat	2	24,250	8	23,925	-	-	10	48,175
2. Non-Residential	48	685,476	32	190,078	105	14,120,702	185	14,996,256
(a) Commercial	28	285,684	22	115,018	12	729,424	62	1,130,126
(b) Industrial	3	45,492	-	-	22	2,363,031	25	2,408,523
(c) Agriculture	16	268,300	10	75,060	1	9,500	27	352,860
(d) Other	1	86,000	-	-	70	11,018,747	71	11,104,147
B. Buildings	26,079	13,763,399	3,976	3,046,629	165	13,230,108	30,220	30,018,127
1. Residential	25,989	12,728,634	3,918	2,837,211	16	930,396	29,923	16,496,241
(a) House	25,224	11,963,004	3,682	2,583,705	15	915,332	28,921	15,462,041
(b) Flat	765	765,630	236	253,506	1	15,064	1,002	1,034,200
2. Non-Residential	90	1,034,756	58	209,418	149	12,277,712	297	13,521,886
(a) Commercial	47	302,076	27	42,024	34	4,759,291	108	5,103,391
(b) Industrial	5	122,218	-	-	18	950,098	23	1,072,316
(c) Agriculture	7	100,000	7	47,250	1	14,000	15	161,250
(d) Other	31	510,462	24	120,144	96	6,554,323	151	7,184,929
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	96	132,446	19	14,110	143	24,204,375	258	24,350,932
A. Other Secured Advances	59	122,028	12	11,993	129	18,226,987	200	18,361,407
1. Receivables	-	-	-	-	19	3,263,386	19	3,263,386
2. Employees Benefits	57	106,633	5	8,351	-	-	62	114,983
3. Others	2	15,395	7	3,642	110	14,963,601	119	14,982,638
B. Advances Secured by Guarantee(s)	37	10,419	7	2,118	14	5,977,388	58	5,989,924
1. Institutional Guarantee(s)	-	-	-	-	14	5,977,388	14	5,977,388
2. Individual Guarantee(s)	37	10,419	7	2,118	-	-	44	12,536
VIII. Unsecured Advances	629	174,351	78	23,827	2	2,610,241	709	2,808,419
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	519	68,860	69	10,789	-	-	588	79,649
3. Others	110	105,491	9	13,038	2	2,610,241	121	2,728,770
Total	27,250	15,862,326	4,195	3,484,117	1,736	172,161,772	33,182	191,513,215

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	34,449	167,207,176	33,718	189,622,889	33,182	191,513,215
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)	6	4,098,021	5	3,904,523	3	3,692,891
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	3,820,083	-	-	-	-
Manufacturing	1	277,938	3	748,444	1	718,574
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	2	3,156,079	2	2,974,317
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	8	1,464,284	14	2,424,606	17	5,993,673
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIIs and DFIs	1	150,000	-	-	1	999,623
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	2	161,623	1	150,000	1	150,000
Other NBFIs	5	1,152,661	13	2,274,606	15	4,844,050
IV. PRIVATE SECTOR (BUSINESS)	1,658	144,137,376	2,031	164,181,107	2,082	163,052,057
A. Agriculture, forestry and fishing	61	1,241,535	92	1,198,361	105	1,431,385
1. Crop and animal production, hunting and related service activities	61	1,241,535	92	1,198,361	105	1,431,385
Growing of Wheat, Rice, Sugar Cane & Cotton	21	159,229	28	233,077	32	293,604
Growing of tropical, subtropical, pome and stone fruits & vegetables	6	124,330	8	122,723	10	156,479
Growing of other fruits, vegetables and crops	5	42,000	3	28,300	4	35,673
Raising of livestock and other related activities	12	687,531	13	359,328	13	357,773
Other agricultural support activities	17	228,445	40	454,933	46	587,856
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	27	1,936,435	28	5,803,576	28	5,654,220
05 - Mining of coal and lignite	3	-	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	24	1,936,435	25	1,803,576	25	1,654,220
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,164	101,068,274	1,433	100,957,949	1,448	100,008,330
10 - Manufacture of food products	280	25,217,495	366	25,556,480	357	21,266,996
11 - Manufacture of beverages	1	163,000	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	416	31,738,251	460	32,160,692	477	33,574,916
Preparation and spinning of textile fibres	113	9,457,260	129	9,441,870	136	11,067,438
Weaving of textiles	55	4,563,330	65	4,081,028	63	4,182,422
Finishing of textiles	50	6,179,991	53	6,838,834	53	5,530,779
Manufacture of knitted and crocheted fabrics	4	314,321	5	587,435	5	578,473
Manufacture of made-up textile articles, except apparel	188	10,503,047	201	10,581,955	210	11,588,901
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	6	720,302	7	629,570	10	626,903
14 - Manufacture of wearing apparel	44	4,050,029	101	4,445,333	99	3,829,887
15 - Manufacture of leather and related products	3	558,000	5	511,578	2	474,167

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	1	55,000	1	41,667	1	36,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	503,000	4	469,911	1	437,500
a. Leather wear	2	503,000	2	439,500	1	437,500
b. Rubber and Plastic wear	-	-	2	30,411	-	-
16 - Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting	1	1,899	1	1,337	1	1,031
17 - Manufacture of paper and paper products	14	713,461	20	995,157	24	1,268,904
18 - Printing and reproduction of recorded media	65	754,691	86	967,104	92	1,239,431
Printing and other service activities related to printing	65	754,691	86	967,104	92	1,239,431
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	4	915,625	3	1,243,125	3	1,189,070
20 - Manufacture of chemicals and chemical products	102	6,788,956	144	6,743,129	142	5,895,790
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	29	5,690,148	30	3,974,072	30	5,910,425
22 - Manufacture of rubber and plastics products	40	5,833,251	49	5,629,959	49	5,745,493
23 - Manufacture of other non-metallic mineral products	39	4,252,773	35	2,640,895	34	2,492,039
24 - Manufacture of basic metals	63	7,647,355	62	6,733,717	59	6,759,743
25. Manufacture of fabricated metal products, except machinery and equipment	20	817,400	16	698,521	15	655,270
26 - Manufacture of computer, electronic and optical products	4	1,927,273	8	3,562,071	7	3,240,583
27 - Manufacture of electrical equipment	18	2,518,195	17	3,044,733	20	4,072,486
28 - Manufacture of machinery and equipment	1	4,000	3	22,750	3	22,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	8	783,206	7	723,027	6	715,307
30 - Manufacture of other transport equipment	2	333,057	6	379,967	6	366,182
31 - Manufacture of furniture	4	30,500	6	234,639	13	634,364
32. Other manufacturing	4	326,957	5	524,789	6	489,646
Manufacture of jewellery and related articles	1	20,000	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	306,957	4	504,789	5	469,646
33 - Repair and installation of machinery and equipment	2	2,750	2	1,875	2	1,600
D. Electricity, gas, steam and air conditioning supply	167	19,631,838	112	22,048,769	121	19,258,362
Electric power generation, transmission and distribution	165	19,585,531	112	22,048,769	121	19,258,362
a) Hydral	4	232,000	4	232,000	4	232,000
b) Thermal	16	4,838,373	13	3,134,387	17	5,374,687
c) Coal Based	19	9,216,925	26	10,444,687	27	5,479,955
d) Wind	32	2,036,727	33	1,773,995	33	1,668,788
e) Solar	76	1,023,028	22	1,834,409	22	1,989,700
f) Other	18	2,238,478	14	4,629,290	18	4,513,232
Manufacture of gas; distribution of gaseous fuels through mains	2	46,307	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	2	3,082,013	8	6,887,889	9	7,559,807
36 - Water collection, treatment and supply	2	3,082,013	8	6,887,889	9	7,559,807
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	24	1,937,580	29	2,400,270	29	2,256,901
41 - Construction of buildings	5	477,591	5	362,532	5	336,422
42 - Civil engineering	16	1,413,390	22	2,007,977	22	1,892,796
43 - Specialized construction activities	3	46,599	2	29,761	2	27,683

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	54	2,489,203	90	3,532,000	91	4,512,480
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2	221,698	3	223,812	3	237,503
46 - Wholesale trade, except of motor vehicles and motorcycles	16	298,985	21	1,193,195	19	1,241,956
47 - Retail trade, except of motor vehicles and motorcycles	36	1,968,520	66	2,114,993	69	3,033,021
H. Transportation and storage	24	1,500,020	55	5,007,800	65	6,933,245
49 - Land transport and transport via pipelines	15	439,450	35	2,924,744	44	4,876,632
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	5	799,633	6	803,239
52 - Warehousing and support activities for transportation	9	1,060,570	15	1,283,423	15	1,253,374
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	29	2,698,015	36	2,387,695	37	2,602,348
55 - Accommodation	9	2,588,660	11	2,259,627	14	2,483,580
56 - Food and beverage service activities	20	109,355	25	128,068	23	118,768
J. Information and communication	34	5,871,706	47	10,509,743	48	9,416,063
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	5	153,189	5	131,205	5	121,818
60 - Programming and broadcasting activities	2	58,195	2	57,113	2	56,782
61 - Telecommunications	14	5,396,650	27	9,764,769	31	8,674,189
62 - Computer programming, consultancy and related activities	8	176,678	8	497,153	5	436,621
63 - Information service activities	5	86,994	5	59,503	5	126,653
K. Real estate activities	4	367,479	6	756,689	6	735,501
L. Professional, scientific and technical activities	1	9,934	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	9,934	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	4	102,361	10	140,270	11	198,536
77 - Rental and leasing activities	1	450	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	4	48,424	5	51,412
80 - Security and investigation activities	1	34,485	3	40,006	4	107,624
81. Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	67,426	2	51,390	1	39,050
N. Education	23	543,018	31	747,098	29	602,217
O. Human health and social work activities	35	1,638,503	39	1,690,265	43	1,774,532
86 - Human health activities	35	1,638,503	39	1,690,265	43	1,774,532
87 - Residential care activities	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	5	19,462	14	102,800	11	98,196
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	32,775	16,838,918	31,666	16,330,983	31,078	16,164,352
A. Bank Employees	1,119	2,002,630	1,252	2,122,022	1,252	2,165,778
1) For house building	403	1,488,419	414	1,499,354	411	1,576,108
2) For transport i.e. purchase of car etc.	303	347,109	348	390,495	347	382,839
3) Other purposes	413	167,101	490	232,173	494	206,831
B. Consumer Financing	31,655	14,835,625	30,413	14,208,297	29,825	13,997,910
1) For house building	31,344	14,821,473	30,044	14,115,049	29,458	13,909,554
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	23	333	81	79,430	80	74,558
5) Personal loans	287	13,569	287	13,569	286	13,549
C) Other	1	664	1	664	1	664
VII. OTHER	2	668,577	2	2,781,670	2	2,610,241
Total	34,449	167,207,176	33,718	189,622,889	33,182	191,513,215

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 30th September, 2025 (P)

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	27,250	15,862,326	4,195	3,484,117	1,736	172,161,772	33,182	191,513,215
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	3	3,692,891	3	3,692,891
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	1	718,574	1	718,574
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	2	2,974,317	2	2,974,317
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	17	5,993,673	17	5,993,673
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	1	999,623	1	999,623
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	1	150,000	1	150,000
Other NBFIs	-	-	-	-	15	4,844,050	15	4,844,050
IV. PRIVATE SECTOR (BUSINESS)	208	2,600,829	159	581,262	1,714	159,864,966	2,082	163,052,057
A. Agriculture, forestry and fishing	37	489,841	45	267,062	23	674,482	105	1,431,385
1. Crop and animal production, hunting and related service activities	37	489,841	45	267,062	23	674,482	105	1,431,385
Growing of Wheat, Rice, Sugar Cane & Cotton	13	151,870	13	28,550	6	113,184	32	293,604
Growing of tropical, subtropical, pome and stone fruits & vegetables	9	115,229	-	-	1	41,250	10	156,479
Growing of other fruits, vegetables and crops	2	20,000	-	-	2	15,673	4	35,673
Raising of livestock and other related activities	1	4,500	6	4,729	6	348,544	13	357,773
Other agricultural support activities	12	198,242	26	233,783	8	155,831	46	587,856
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	28	5,654,220	28	5,654,220
05 - Mining of coal and lignite	-	-	-	-	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	25	1,654,220	25	1,654,220
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	103	1,313,720	43	143,941	1,301	98,545,669	1,448	100,008,330
10 - Manufacture of food products	65	972,018	29	107,045	262	20,182,933	357	21,266,996
11 - Manufacture of beverages	-	-	-	-	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1	6,428	2	1,800	474	33,566,688	477	33,574,916
Preparation and spinning of textile fibres	-	-	-	-	136	11,067,438	136	11,067,438
Weaving of textiles	1	6,428	-	-	62	4,175,994	63	4,182,422
Finishing of textiles	-	-	-	-	53	5,530,779	53	5,530,779
Manufacture of knitted and crocheted fabrics	-	-	-	-	5	578,473	5	578,473
Manufacture of made-up textile articles, except apparel	-	-	-	-	210	11,588,901	210	11,588,901
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	2	1,800	8	625,103	10	626,903
14 - Manufacture of wearing apparel	3	4,463	2	2,525	94	3,822,899	99	3,829,887
15 - Manufacture of leather and related products	-	-	-	-	2	474,167	2	474,167

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 30th September, 2025 (P)

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	1	36,667	1	36,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	1	437,500	1	437,500
a. Leather wear	-	-	-	-	1	437,500	1	437,500
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	1	1,031	-	-	-	-	1	1,031
17 - Manufacture of paper and paper products	1	500	-	-	23	1,268,404	24	1,268,904
18 - Printing and reproduction of recorded media	20	231,940	6	11,321	66	996,170	92	1,239,431
Printing and other service activities related to printing	20	231,940	6	11,321	66	996,170	92	1,239,431
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	3	1,189,070	3	1,189,070
20 - Manufacture of chemicals and chemical products	2	12,250	-	-	140	5,883,540	142	5,895,790
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	20,559	-	-	28	5,889,466	30	5,910,425
22 - Manufacture of rubber and plastics products	1	2,700	-	-	48	5,742,793	49	5,745,493
23 - Manufacture of other non-metallic mineral products	-	-	-	-	34	2,492,039	34	2,492,039
24 - Manufacture of basic metals	-	-	-	-	59	6,759,743	59	6,759,743
25. Manufacture of fabricated metal products, except machinery and equipment	1	3,468	-	-	14	651,802	15	655,270
26 - Manufacture of computer, electronic and optical products	-	-	-	-	7	3,240,583	7	3,240,583
27 - Manufacture of electrical equipment	-	-	-	-	20	4,072,486	20	4,072,486
28 - Manufacture of machinery and equipment	2	19,000	1	3,000	-	-	3	22,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	6	715,307	6	715,307
30 - Manufacture of other transport equipment	-	-	-	-	6	366,182	6	366,182
31 - Manufacture of furniture	3	19,363	2	15,000	8	600,001	13	634,364
32. Other manufacturing	1	20,000	1	3,250	4	466,396	6	489,646
Manufacture of jewellery and related articles	1	20,000	-	-	-	-	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	3,250	4	466,396	5	469,646
33 - Repair and installation of machinery and equipment	-	-	-	-	2	1,600	2	1,600
D. Electricity, gas, steam and air conditioning supply	2	167,000	-	-	119	19,091,362	121	19,258,362
Electric power generation, transmission and distribution	2	167,000	-	-	119	19,091,362	121	19,258,362
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	2	167,000	-	-	15	5,207,687	17	5,374,687
c) Coal Based	-	-	-	-	27	5,479,955	27	5,479,955
d) Wind	-	-	-	-	33	1,668,788	33	1,668,788
e) Solar	-	-	-	-	22	1,989,700	22	1,989,700
f) Other	-	-	-	-	18	4,513,232	18	4,513,232
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	9	7,559,807	9	7,559,807
36 - Water collection, treatment and supply	-	-	-	-	9	7,559,807	9	7,559,807
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	7	59,691	-	-	22	2,197,210	29	2,256,901
41 - Construction of buildings	-	-	-	-	5	336,422	5	336,422
42 - Civil engineering	5	32,008	-	-	17	1,860,788	22	1,892,796
43 - Specialized construction activities	2	27,683	-	-	-	-	2	27,683

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 30th September, 2025 (P)

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15	250,208	15	13,447	61	4,248,825	91	4,512,480
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	180	-	-	2	237,323	3	237,503
46 - Wholesale trade, except of motor vehicles and motorcycles	4	18,537	7	3,975	8	1,219,444	19	1,241,956
47 - Retail trade, except of motor vehicles and motorcycles	10	231,491	8	9,472	51	2,792,058	69	3,033,021
H. Transportation and storage	23	193,972	1	816	41	6,738,457	65	6,933,245
49 - Land transport and transport via pipelines	15	118,714	-	-	29	4,757,918	44	4,876,632
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	4	18,589	1	816	1	783,834	6	803,239
52 - Warehousing and support activities for transportation	4	56,669	-	-	11	1,196,705	15	1,253,374
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	10	60,618	15	57,775	12	2,483,955	37	2,602,348
55 - Accommodation	-	-	4	9,375	10	2,474,205	14	2,483,580
56 - Food and beverage service activities	10	60,618	11	48,400	2	9,750	23	118,768
J. Information and communication	2	410	5	7,600	41	9,408,053	48	9,416,063
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	410	-	-	3	121,408	5	121,818
60 - Programming and broadcasting activities	-	-	-	-	2	56,782	2	56,782
61 - Telecommunications	-	-	3	2,725	28	8,671,464	31	8,674,189
62 - Computer programming, consultancy and related activities	-	-	-	-	5	436,621	5	436,621
63 - Information service activities	-	-	2	4,875	3	121,778	5	126,653
K. Real estate activities	-	-	-	-	6	735,501	6	735,501
L. Professional, scientific and technical activities	-	-	-	-	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	2	10,957	1	450	8	187,129	11	198,536
77 - Rental and leasing activities	-	-	1	450	-	-	1	450
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	2	10,957	-	-	3	40,455	5	51,412
80 - Security and investigation activities	-	-	-	-	4	107,624	4	107,624
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	1	39,050	1	39,050
N. Education	-	-	11	20,551	18	581,666	29	602,217
O. Human health and social work activities	5	19,199	20	62,970	18	1,692,363	43	1,774,532
86 - Human health activities	5	19,199	20	62,970	18	1,692,363	43	1,774,532
87 - Residential care activities	-	-	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	2	35,213	3	6,650	6	56,333	11	98,196
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-
VI. PERSONAL	27,042	13,261,497	4,036	2,902,855	-	-	31,078	16,164,352
A. Bank Employees	1,108	1,881,930	144	283,848	-	-	1,252	2,165,778
1) For house building	365	1,364,318	46	211,790	-	-	411	1,576,108
2) For transport i.e. purchase of car etc.	314	335,995	33	46,845	-	-	347	382,839
3) Other purposes	429	181,617	65	25,213	-	-	494	206,831
B. Consumer Financing	25,933	11,378,903	3,892	2,619,007	-	-	29,825	13,997,910
1) For house building	25,604	11,313,672	3,854	2,595,882	-	-	29,458	13,909,554
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	64	52,414	16	22,144	-	-	80	74,558
5) Personal loans	264	12,568	22	981	-	-	286	13,549
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	2,610,241	2	2,610,241
Total	27,250	15,862,326	4,195	3,484,117	1,736	172,161,772	33,182	191,513,215

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

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Sep-24	Jun-25	Sep-25 P
0.00	16,036,277	15,809,809	15,163,896
1.00	-	-	-
2.00	-	-	-
3.00	7,932,793	6,343,065	5,957,009
4.00	9,084,345	7,054,885	7,052,773
5.00	9,580,155	8,172,661	7,864,301
6.00	4,061,175	4,131,981	4,848,213
7.00	3,133,984	2,938,370	2,851,970
8.00	1,251,723	234,213	249,643
9.00	617,537	541,804	571,405
10.00	556,849	383,172	424,547
11.00	1,331	-	456,469
12.00	4,064,134	15,866,565	29,853,281
13.00	1,123,372	57,993,707	67,079,520
14.00	10,037	47,532,534	34,883,633
15.00	-	15,627,178	3,645,531
16.00	1,097	3,776,811	3,749,612
17.00	2,608,171	1,941,489	1,060,109
18.00	9,506,594	221,934	286,240
19.00	26,104,129	179,220	537,362
20.00	12,443,388	469,077	856,576
21.00	19,684,950	159,812	451,652
22.00	21,930,309	199,451	1,220,878
23.00	11,167,260	12,952	826,492
24.00	3,231,296	3,170	737,120
25.00 & above	3,076,270	29,029	884,983
Total	167,207,176	189,622,889	191,513,215

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

9.9.1 Advances Classified by Rate of Interest and Gender
Development Finance Institutions
As on 30th September, 2025 (P)

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,024,364	477,685	11,661,846	15,163,896
1.00	-	-	-	-
2.00	-	-	-	-
3.00	7,402	1,565	5,948,042	5,957,009
4.00	492,504	91,798	6,468,471	7,052,773
5.00	2,436,539	787,138	4,640,624	7,864,301
6.00	1,677,255	354,850	2,816,108	4,848,213
7.00	2,225,505	508,995	117,470	2,851,970
8.00	-	-	249,643	249,643
9.00	-	-	571,405	571,405
10.00	85,415	19,976	319,156	424,547
11.00	9,606	-	446,863	456,469
12.00	1,286,136	309,879	28,257,266	29,853,281
13.00	773,246	170,130	66,136,144	67,079,520
14.00	259,179	232	34,624,222	34,883,633
15.00	1,046,962	214,835	2,383,734	3,645,531
16.00	1,536,787	353,101	1,859,724	3,749,612
17.00	397,909	35,696	621,504	1,060,109
18.00	24,107	629	261,504	286,240
19.00	56,177	36,556	444,629	537,362
20.00	308,555	86,369	461,652	856,576
21.00	84,452	18,420	348,780	451,652
22.00	41,191	15,739	1,163,948	1,220,878
23.00	34,095	-	792,397	826,492
24.00	338	38	736,744	737,120
25.00 & above	54,602	486	829,895	884,983
Total	15,862,326	3,484,117	172,161,772	191,513,215

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

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-24			Jun-25			Sep-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,098	4,098	-	3,905	3,905	-	3,693	3,693
	NBFCs & Fin Aux.	-	1,464	1,464	-	2,425	2,425	-	5,994	5,994
	Private Sector	-	144,137	144,137	-	164,181	164,181	-	163,052	163,052
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	469	16,370	16,839	454	15,877	16,331	451	15,714	16,164
	Others	-	669	669	-	2,782	2,782	-	2,610	2,610
	Total	469	166,738	167,207	454	189,168	189,623	451	191,063	191,513
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	645	645	-	-	-
	Private Sector	-	64	64	-	24,423	24,423	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	7,424	7,424	-	7,382	7,382	-	7,193	7,193
	Others	-	-	-	-	-	-	-	-	-
	Total	-	7,488	7,488	-	32,449	32,449	-	7,193	7,193
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,273	3,273	-	3,003	3,003	-	2,973	2,973
	NBFCs & Fin Aux.	-	1,464	1,464	-	1,780	1,780	-	4,294	4,294
	Private Sector	-	111,569	111,569	-	101,443	101,443	-	123,487	123,487
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	55	5,758	5,813	51	5,370	5,420	46	5,428	5,475
	Others	-	669	669	-	2,782	2,782	-	2,610	2,610
	Total	55	122,733	122,788	51	114,377	114,428	46	138,792	138,839
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	187	1,280	1,466	180	1,229	1,410	179	1,212	1,391
	Others	-	-	-	-	-	-	-	-	-
	Total	187	1,280	1,466	180	1,229	1,410	179	1,212	1,391
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	71	71	-	64	64	-	62	62
	Others	-	-	-	-	-	-	-	-	-
	Total	-	71	71	-	64	64	-	62	62
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	825	825	-	902	902	-	720	720
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	1,700	1,700
	Private Sector	-	32,504	32,504	-	38,315	38,315	-	39,565	39,565
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	885	885	-	912	912	-	893	893
	Others	-	-	-	-	-	-	-	-	-
	Total	-	34,214	34,214	-	40,129	40,129	-	42,878	42,878

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(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.	-	-	-	-	-	-	-	-	-
	NPFSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	227	898	1,126	223	865	1,089	225	874	1,100
	Others	-	-	-	-	-	-	-	-	-
	Total	227	898	1,126	223	865	1,089	225	874	1,100
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NPFSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	54	54	-	54	54	-	51	51
	Others	-	-	-	-	-	-	-	-	-
	Total	-	54	54	-	54	54	-	51	51

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(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	289	492	267	408	285	431
5,000 to 10,000	303	2,096	310	2,163	302	2,072
10,000 to 20,000	1,887	28,900	1,831	27,960	1,807	27,615
20,000 to 25,000	2,028	43,643	1,986	42,716	1,959	42,196
25,000 to 30,000	580	15,768	579	15,710	563	15,311
30,000 to 40,000	1,985	67,239	1,916	64,899	1,890	63,974
40,000 to 50,000	2,789	119,824	2,735	117,436	2,716	116,628
50,000 to 60,000	2,382	129,937	2,319	126,419	2,299	125,273
60,000 to 70,000	4,252	258,532	4,191	254,705	4,159	252,745
70,000 to 80,000	1,186	88,409	1,147	85,295	1,146	85,190
80,000 to 90,000	1,090	91,816	1,082	90,914	1,075	90,387
90,000 to 100,000	1,055	99,604	1,038	98,083	1,010	95,531
100,000 to 200,000	3,979	533,667	3,792	506,607	3,654	485,494
200,000 to 300,000	1,233	298,099	1,137	273,470	1,118	270,250
300,000 to 400,000	809	282,129	765	264,792	687	236,829
400,000 to 500,000	648	291,094	581	259,730	569	254,562
500,000 to 600,000	442	244,832	509	280,282	479	261,907
600,000 to 700,000	430	282,033	373	241,846	360	233,873
700,000 to 800,000	435	326,835	346	259,179	341	255,581
800,000 to 900,000	360	307,227	343	291,254	324	273,914
900,000 to 1,000,000	313	299,957	309	292,545	298	281,975
1,000,000 to 2,000,000	2,188	3,262,517	2,085	3,053,886	2,070	3,040,858
2,000,000 to 3,000,000	1,066	2,672,629	1,111	2,739,619	1,090	2,671,365
3,000,000 to 4,000,000	576	3,229,637	609	2,121,496	605	2,103,353
4,000,000 to 5,000,000	403	1,882,515	404	1,798,043	381	1,696,964
5,000,000 to 6,000,000	235	1,334,730	223	1,192,207	233	1,249,508
6,000,000 to 7,000,000	120	844,602	143	935,496	118	764,867
7,000,000 to 8,000,000	118	902,173	110	820,802	133	992,556
8,000,000 to 9,000,000	82	754,002	91	774,410	108	916,030
9,000,000 to 10,000,000	123	1,247,344	122	1,165,361	98	923,938
10,000,000 to 100,000,000	642	24,984,286	823	28,165,344	835	28,124,428
100,000,000 & Over	421	122,280,607	441	143,259,811	470	145,557,611
Total	34,449	167,207,176	33,718	189,622,889	33,182	191,513,215

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

9.11.1 Advances Classified by Size of Accounts and Gender

Development Finance Institutions
As on 30th September, 2025 (P)

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	211	369	48	62	26	-	285	431
5,000 to 10,000	263	1,801	38	265	1	6	302	2,072
10,000 to 20,000	1,639	25,097	167	2,502	1	16	1,807	27,615
20,000 to 25,000	1,789	38,528	170	3,668	-	-	1,959	42,196
25,000 to 30,000	499	13,581	62	1,676	2	54	563	15,311
30,000 to 40,000	1,650	55,939	240	8,035	-	-	1,890	63,974
40,000 to 50,000	2,468	105,924	246	10,613	2	92	2,716	116,628
50,000 to 60,000	2,042	111,232	256	13,991	1	50	2,299	125,273
60,000 to 70,000	3,816	231,802	342	20,878	1	65	4,159	252,745
70,000 to 80,000	1,012	75,118	131	9,841	3	231	1,146	85,190
80,000 to 90,000	931	78,381	142	11,839	2	167	1,075	90,387
90,000 to 100,000	876	82,848	132	12,489	2	194	1,010	95,531
100,000 to 200,000	3,121	412,985	516	70,115	17	2,394	3,654	485,494
200,000 to 300,000	926	223,845	180	43,249	12	3,157	1,118	270,250
300,000 to 400,000	558	192,271	118	40,768	11	3,790	687	236,829
400,000 to 500,000	447	200,039	106	47,432	16	7,091	569	254,562
500,000 to 600,000	390	212,688	80	44,099	9	5,120	479	261,907
600,000 to 700,000	271	176,356	74	47,858	15	9,659	360	233,873
700,000 to 800,000	262	196,487	69	51,618	10	7,476	341	255,581
800,000 to 900,000	264	223,339	52	43,726	8	6,849	324	273,914
900,000 to 1,000,000	223	211,261	66	62,086	9	8,628	298	281,975
1,000,000 to 2,000,000	1,529	2,243,898	450	659,237	91	137,723	2,070	3,040,858
2,000,000 to 3,000,000	805	1,976,440	224	540,560	61	154,365	1,090	2,671,365
3,000,000 to 4,000,000	421	1,459,813	116	401,150	68	242,389	605	2,103,353
4,000,000 to 5,000,000	253	1,133,608	66	291,540	62	271,816	381	1,696,964
5,000,000 to 6,000,000	146	782,341	30	158,368	56	303,799	233	1,249,508
6,000,000 to 7,000,000	72	465,376	16	103,797	30	195,694	118	764,867
7,000,000 to 8,000,000	89	663,897	11	82,025	33	246,635	133	992,556
8,000,000 to 9,000,000	57	486,074	12	101,768	39	328,187	108	916,030
9,000,000 to 10,000,000	54	505,613	4	36,795	40	381,530	98	923,938
10,000,000 to 100,000,000	165	3,155,377	31	562,069	639	24,406,983	835	28,124,428
100,000,000 & Over	1	119,998	-	-	469	145,437,613	470	145,557,611
Total	27,250	15,862,326	4,195	3,484,117	1,736	172,161,772	33,182	191,513,215

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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

Securities / Shares	Sep-24			Jun-25			Sep-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,817,630,553	1,956,943,702	1,982,549,441	1,056,970,810	1,083,226,386	1,089,432,099	969,920,084	991,074,365	1,013,680,895
1) Treasury Bills	525,649,520	633,321,902	614,147,792	20,261,682	21,517,886	20,361,260	14,245,762	15,524,365	15,145,869
2) Pakistan Investment Bonds (PIBs)	1,291,981,033	1,323,621,800	1,368,401,649	1,036,709,128	1,061,708,500	1,069,070,839	955,674,322	975,550,000	998,535,026
a. Fixed Rate	379,488,659	387,974,800	405,133,574	53,090,917	55,565,600	55,557,896	51,813,611	54,401,500	53,379,283
b. Floating Rate	912,492,375	935,647,000	963,268,075	983,618,211	1,006,142,900	1,013,512,943	903,860,712	921,148,500	945,155,743
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	16,652,862	28,282,539	18,387,430	21,022,421	32,912,314	22,958,025	22,150,415	34,319,253	26,916,707
1) Quoted On The Stock Exchange	10,499,928	11,348,050	10,891,020	11,255,402	12,063,739	13,588,471	12,775,399	13,862,681	17,112,271
of which:									
Financial Institutions	1,832,410	1,777,089	1,281,309	1,792,499	1,826,288	1,790,801	1,850,535	1,884,324	2,258,548
NFPSEs	606,423	184,753	690,827	820,653	311,359	1,129,523	1,102,235	819,264	1,482,113
Private Sector	4,948,566	3,664,722	5,659,202	4,192,435	3,047,100	5,539,103	4,707,969	3,645,276	6,842,216
2) Unquoted On The Stock Exchange	6,152,933	16,934,489	7,496,410	9,767,019	20,848,575	9,369,554	9,375,016	20,456,572	9,804,436
of which:									
Financial Institutions	3,532,150	14,616,187	5,274,818	6,982,916	18,066,953	6,961,723	6,998,093	18,082,130	6,992,022
NFPSEs	200,000	200,000	100,000	200,000	200,000	100,000	200,000	200,000	100,000
Private Sector	2,420,784	2,118,303	2,121,592	2,584,104	2,581,623	2,307,831	2,176,923	2,174,442	2,712,414
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM									
CERTIFICATES	6,366	6,366	36,589	6,366	6,366	36,589	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTEMENTS	22,500	22,500	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	22,870,166	22,871,791	25,483,804	21,951,542	22,064,651	23,487,647	19,848,454	19,854,469	21,401,974
IX. MUTUAL FUNDS	778,911	830,993	778,911	778,911	832,063	778,911	778,911	832,063	778,911
X. OTHERS	-	-	-	-	-	-	236,219	236,219	237,582
XI. Islamic Banking Products - Investments	11,282,614	11,267,254	11,819,763	11,757,995	11,692,995	11,994,628	11,733,219	11,513,675	11,898,334
a. Government Islamic Securities	2,415,360	2,400,000	2,656,510	2,565,000	2,500,000	2,535,216	2,565,000	2,500,000	2,602,048
1. GOP Ijara Sukuk	2,415,360	2,400,000	2,656,510	2,565,000	2,500,000	2,535,216	2,565,000	2,500,000	2,602,048
a. Variable Rental Rate (VRR)	803,360	800,000	881,472	2,565,000	2,500,000	2,535,216	2,565,000	2,500,000	2,602,048
b. Fixed Rental Rate (FRR)	1,612,000	1,600,000	1,775,038	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	8,867,254	8,867,254	9,163,253	9,192,995	9,192,995	9,459,412	9,168,219	9,013,675	9,296,286
1) Diminishing Musharaka Sukuk	5,482,809	5,482,809	5,626,668	7,221,954	7,221,954	7,371,672	6,973,795	6,973,795	7,104,189
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	600,000	600,000	611,953	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,784,445	2,784,445	2,924,632	1,971,041	1,971,041	2,087,740	2,194,424	2,039,880	2,192,097
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	1,869,243,973	2,020,225,146	2,039,055,939	1,112,488,045	1,150,734,774	1,148,687,899	1,024,673,669	1,057,836,410	1,074,950,993

9.13 Loan to Textile & Readymade Garments Sectors

As on 30th September, 2025 (P)

Development Finance Institutions

(Million Rupees)

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Total Outstanding
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total		
A - Manufacture of textiles	*	*	*	*	*	3,799	2,389	6,188	*	*	8,875	*	18,511	27,386	*	33,575
i. Preparation and spinning of textile fibres	*	*	*	*	*	750	150	900	*	*	1,576	*	8,592	10,167	*	11,067
1. Cotton	*	*	*	*	*	*	150	150	*	*	722	*	4,742	5,464	*	5,614
2. Woollen	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
3. Synthetic fibre	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
4. Others	*	*	*	*	*	750	*	750	*	*	853	*	3,850	4,703	*	5,453
ii. Weaving of textiles	*	*	*	*	*	900	*	900	*	*	935	*	2,348	3,282	*	4,182
1. Cotton	*	*	*	*	*	900	*	900	*	*	358	*	737	1,095	*	1,995
2. Woollen	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
3. Synthetic textile	*	*	*	*	*	*	*	*	*	*	*	*	6	6	*	6
4. Others	*	*	*	*	*	*	*	*	*	*	577	*	1,604	2,181	*	2,181
iii. Finishing of textiles	*	*	*	*	*	800	1,489	2,289	*	*	1,257	*	1,984	3,241	*	5,531
1. Cotton	*	*	*	*	*	300	989	1,289	*	*	1,063	*	1,184	2,247	*	3,536
2. Woollen	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
3. Synthetic textile	*	*	*	*	*	500	500	1,000	*	*	194	*	800	995	*	1,995
iv. Manufacture of knitted and crocheted fabrics	*	*	*	*	*	*	*	*	*	*	47	*	532	578	*	578
v. Manufacture of made-up textile articles, except apparel	*	*	*	*	*	1,349	750	2,099	*	*	4,970	*	4,520	9,490	*	11,589
a. Manufacture of bed wear	*	*	*	*	*	*	*	*	*	*	285	*	*	285	*	285
b. Manufacture of other made up textile articles	*	*	*	*	*	1,349	750	2,099	*	*	4,685	*	4,520	9,205	*	11,304
vi. Manufacture of carpets and rugs	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
vii. Manufacture of other textiles n.e.c.	*	*	*	*	*	*	*	*	*	*	91	*	536	627	*	627
B - Manufacture of wearing apparel	*	*	*	*	*	*	200	200	*	*	1,879	*	1,751	3,630	*	3,830
i. Manufacture of wearing apparel,	*	*	*	*	*	*	*	*	*	*	1,047	*	1,244	2,290	*	2,290
ii. Manufacture of Ready made garments	*	*	*	*	*	*	200	200	*	*	832	*	507	1,339	*	1,539
iii. Manufacture of articles of fur	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
iv. Manufacture of knitted and crocheted apparel	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Total (A + B)	*	*	*	*	*	3,799	2,589	6,388	*	*	10,755	*	20,262	31,016	*	37,405

9.14 Gross Disbursement - Loan to Textile & Readymade Garments Sectors

July 01, 2025 to September 30, 2025

Development Finance Institutions

(Million Rupees)

Description	Working Capital / Short Term								Fixed Investment / Long Term							
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total	Foreign Bills Purchased & Discounted	Total Disbursement
A - Manufacture of textiles	-	-	-	-	-	3,678	1,440	5,118	-	-	1,185	300	2,053	3,539	-	8,656
i. Preparation and spinning of textile fibres	-	-	-	-	-	850	150	1,000	-	-	37	300	1,463	1,800	-	2,800
1. Cotton	-	-	-	-	-	-	150	150	-	-	-	300	987	1,287	-	1,437
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	850	-	850	-	-	37	-	476	513	-	1,363
ii. Weaving of textiles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Cotton	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Finishing of textiles	-	-	-	-	-	800	1,290	2,090	-	-	-	-	300	300	-	2,390
1. Cotton	-	-	-	-	-	300	1,290	1,590	-	-	-	-	300	300	-	1,890
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	500	-	500	-	-	-	-	-	-	-	500
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	2,028	-	2,028	-	-	1,148	-	271	1,420	-	3,447
a. Manufacture of bed wear	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Manufacture of other made up textile articles	-	-	-	-	-	2,028	-	2,028	-	-	1,148	-	271	1,420	-	3,447
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii. Manufacture of other textiles n.c.c.	-	-	-	-	-	-	-	-	-	-	-	-	19	19	-	19
B - Manufacture of wearing apparel	-	-	-	-	-	-	200	200	-	-	-	-	110	110	-	310
i. Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-	110	110	-	110
ii. Manufacture of Ready made garments	-	-	-	-	-	-	200	200	-	-	-	-	-	-	-	200
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A + B)	-	-	-	-	-	3,678	1,640	5,318	-	-	1,185	300	2,164	3,649	-	8,966