

Development Finance Institutions

9.1 Assets and Liabilities
Development Finance Institutions

(Thousand Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Assets	977,865,676	1,408,644,256	1,665,162,799
I. Currency and Deposits	10,314,924	11,383,577	9,989,369
1. Currency	14,925	12,370	18,242
2. Transferable Deposits	2,080,204	2,527,037	2,541,149
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	8,219,795	8,844,170	7,429,978
II. Securities (other than shares)	726,419,315	1,113,837,886	1,357,019,518
1. Short-term	430,882,115	605,587,749	747,494,354
2. Long-term	295,537,200	508,250,137	609,525,164
III. Loans extended (Advances) ¹	164,673,317	199,234,276	202,692,540
1. Short-term	26,311,459	54,495,251	56,978,194
A) Money at call	-	-	6,108,481
B) Reverse Repo	3,057,600	21,664,492	18,872,795
C) Bills purchased and discounted	-	-	-
D) Other short-term advances and financial leases	23,253,859	32,830,759	31,996,918
2. Long-term	138,361,858	144,739,025	145,714,346
IV. Shares and other equity	47,274,417	49,946,791	52,336,983
1. Quoted	41,525,774	44,153,664	46,332,507
2. Non quoted	5,748,643	5,793,127	5,742,464
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	21,427,989	26,126,838	32,837,660
1. Trade credit and advances	-	-	-
2. Others	21,427,989	26,126,842	32,837,660
A) Dividends receivable resident sector	3,759	-	1,628,164
B) Settlement accounts resident sector	21,050	21,568	153,647
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	21,403,180	26,105,270	31,055,849
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	7,755,714	8,114,888	10,286,729
1. Produced assets	7,394,523	7,911,697	10,137,030
A) Tangible fixed assets	7,136,962	7,638,424	9,905,785
a) Dwellings	4,171,874	4,225,548	4,425,964
i) Building on freehold land	345,429	398,735	597,960
ii) Building on leasehold land	3,826,445	3,826,813	3,828,004
b) Other buildings and structures	898,763	989,396	2,324,838
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	862,012	952,645	2,288,087
c) Machinery and equipment	1,061,898	1,397,446	1,705,728
i) Transport equipments	318,279	617,486	880,545
ii) Furniture & Fixtures	258,664	279,347	293,756
iii) Office equipments	414,464	422,794	456,988
iv) Other machinery & equipments	70,491	77,819	74,439
d) Other tangible fixed assets n.e.s	1,004,427	1,026,034	1,449,255
B) Intangible fixed assets	257,561	273,273	231,245
a) Computer software	257,561	273,273	231,245
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	361,191	203,191	149,699
A) Tangible non-produced assets	307,699	149,699	149,699
a) Land	307,699	149,699	149,699
i) Land underlying Buildings and structures	307,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	159,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	53,492	53,492	-
a) Leases and other transferable contracts	53,492	53,492	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Liabilities	977,865,676	1,408,644,256	1,665,162,799
I. Deposits²	32,454,461	39,319,151	34,159,556
1. Transferable Deposits	1,550,963	1,846,302	2,130,890
2. Restricted/ compulsory deposits	132,444	125,544	117,460
3. Other deposits	30,771,054	37,347,305	31,911,206
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	768,188,081	1,189,543,966	1,444,566,731
1. Short-term	663,049,089	1,005,334,675	1,366,944,767
A) Money at call	16,490,005	19,407,679	28,558,652
B) Repurchase agreements (Repo)	619,099,891	787,105,082	1,161,274,797
C) Other short-term borrowings and financial leases	27,459,193	198,821,914	177,111,318
2. Long-term borrowings	105,138,992	184,209,291	77,621,964
IV. Financial Derivatives	-	-	-
V. Other accounts payable	43,102,053	43,069,040	47,787,320
1. Provision for losses	16,515,929	15,733,007	16,588,683
A) Provision for loan losses-Specific	12,725,922	12,593,365	12,939,056
B) Provision for loan losses-General	-	968,658	1,483,605
C) Provision for other losses	3,790,007	2,170,984	2,166,022
2. Accumulated Depreciation	1,519,164	1,525,076	1,615,002
3. Other accounts payable other resident Sectors	25,066,960	25,810,957	28,978,635
A) Dividends payable	-	-	605,000
B) Settlement accounts	2,082,096	2,368,114	2,713,870
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	22,984,864	23,442,843	25,659,765
a) Suspense account	7,346,799	7,471,289	7,423,264
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	3,180,304	3,463,126	2,840,178
d) Accrued wages	439,380	625,619	244,818
e) Accrued rent	-	-	-
f) Accrued taxes	7,207,301	7,390,555	7,842,161
g) Other miscellaneous liability items	4,811,080	4,492,254	7,309,344
4. Other non- resident accounts payable	-	-	605,000
A) Dividends payable non-residents	-	-	605,000
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	8,641,333	-
VII. Shares and other equity	134,121,081	128,070,766	138,649,192
1. Quoted	-	-	-
2. Non quoted	78,332,968	72,182,968	78,332,968
3. Investment fund shares	-	-	-
4. Retained earnings	30,403,129	30,666,608	39,041,079
5. Current year result	5,446,088	9,606,379	2,337,375
6. General and special reserve	22,457,366	20,264,915	25,069,307
7. Valuation adjustments	(2,518,470)	(4,650,104)	(6,131,537)
IX. Contingencies and Commitments³	-	117,219,668	125,165,907
1. Guarantees	-	8,084,227	6,456,187
2. Commitments	-	107,070,508	117,437,623
A) Letter of Credit	-	1,626,247	1,631,787
B) Forward government Securities Transactions	-	54,990,115	14,965,221
C) Forward lending	-	2,485,027	1,117,000
D) Commitments for acquisition of :	-	45,168	36,129
i.Fixed assets	-	10,322	7,100
ii. Intangible assets	-	34,846	29,029
E) Other commitments	-	47,923,951	99,687,486
3. Other contingent liabilities	-	2,064,933	1,272,097

Notes:

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

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

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

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R
A. Mark-Up/Return/Interest Earned	41,481,925	52,814,297
1. Loans and advances	5,043,213	5,501,933
2. Investments	35,845,274	45,255,983
3. Lendings to financial institutions	447,661	939,973
4. Balances with banks	145,645	144,570
5. Income from inter-office lending	132	971,838
6. Other	-	-
B. Mark-Up/Return/Interest Expensed	37,550,723	48,279,687
1. Deposits	623,209	1,982,958
2. Borrowings	36,900,149	46,287,877
3. Subordinated debt	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	27,201	8,530
6. Expense on inter-office borrowing	164	322
7. Other	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	3,931,202	4,534,610
C. Non Mark-UP/Return/Interest Income	6,207,378	6,042,500
1. Fee & Commission Income	158,935	104,855
i. Branch banking customer fees	-	-
ii. Consumer finance related fees	1,402	8,741
iii. Card related fees (debit and credit cards)	-	-
iv. Credit related fees	44,334	51,565
v. Investment banking fee	49,640	12,629
vi. Commission on trade	446	262
vii. Commission on guarantees	7,563	9,022
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	-	-
xiv. Other Commission	55,550	22,636
2. Dividend Income	696,277	305,990
3. Foreign exchange income	22,898	858,414
4. Income from derivatives	-	-
5. Gain on securities	64,240	(71,078)
i. Realised	89,721	(59,175)
ii. Unrealised - held for trading	(25,481)	(11,903)
6. Other Income	5,265,028	4,844,319
i. Rent on property	92,377	100,608
ii. Gain on sale of fixed assets-net	23,932	5,692
iii. Loss on termination of lease liability against right of use assets	-	-
iv. Gain on sale of non banking assets - net	97	-
v. Other	5,148,622	4,738,019
II. Total Income (I + C)	10,138,580	10,577,110

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R
D. Non Mark-UP/Return/Interest Expenses	1,991,080	1,943,874
1. Operating expenses	1,926,834	1,812,997
i. Total compensation expense	1,150,629	1,274,143
ii. Property expense	201,644	226,489
a. Rent and taxes	9,388	14,966
b. Insurance	3,470	6,851
c. Utilities cost	35,730	22,839
d. Lease rental	-	-
e. Fuel expense generators	1,769	1,809
f. Security (including guards)	8,524	8,042
g. Repair and maintenance (including janitorial charges)	78,752	69,081
h. Depreciation on right-of-use assets	38,672	50,625
i. Depreciation	25,339	52,276
iii. Information technology expenses	46,049	23,678
iv. Other operating expenses	528,512	288,687
2. Workers welfare fund	132,562	106,102
3. Other charges	(68,316)	24,775
i. Penalties imposed by State Bank of Pakistan	500	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-
iii. Others (to be specified, if material)	(68,816)	24,775
III. Profit before provisions (II - D)	8,147,500	8,633,236
E. Provisions / (reversals) and write offs - net	1,074,511	(457,698)
1. (Reversals) / provisions against balance with Banks	-	345
2. (Reversals) / provisions for diminution in value of investments	469,920	(21,236)
3. (Reversals) / provisions against loans & advances	576,518	(446,064)
4. (Reversals) / provisions against off balance sheet items	-	9,168
5. Reversals against other assets	28,073	89
6. Recovery of written off / charged off bad debts	-	-
F. Extra ordinary / unusual items	-	-
IV. Profit Before Taxation (III - E - F)	7,072,989	9,090,934
G. Taxation	1,965,840	2,146,477
1. Current	1,571,014	1,479,863
2. Prior	47,752	-
3. Deferred	347,074	666,614
V. Profit After Taxation (IV - G)	5,107,149	6,944,457
Notes on Human Resources		
Number of Employees*	1,040	1,026
1. Permanent	870	856
a. Male	756	742
b. Female	114	114
2. Contractual	170	170
a. Male	152	154
b. Female	18	16

* 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-22		Dec-22		Mar-23	
	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	427	31,826,531	497	38,115,989	498	33,356,619
1) Less Than Three Months	83	2,245,984	113	7,085,915	176	9,061,752
2) For Three Months and Over but Less Than Six Months	149	6,569,358	146	4,942,354	138	5,473,410
3) For Six Months and Over but Less Than One Year	87	10,082,507	107	12,526,046	76	4,021,557
4) For One Year & Over but Less Than Two Years	107	12,828,682	130	13,461,674	107	14,699,900
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	427	31,826,531	497	38,115,989	498	33,356,619

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Sep-22	Dec-22	Mar-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	949,360	980,396	-	-	-	-
1) Official	949,360	980,396	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	980,396	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	30,877,171	37,135,593	-	-	-	-
I. GOVERNMENT	1,167,683	9,326,258	-	-	-	-
A. Federal Government	798,467	8,886,467	-	-	-	-
B. Provincial Governments	369,216	439,791	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	11,893,302	5,499,396	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6,120,000	-	-	-	-	-
Utilities	-	345,000	-	-	-	-
Transport, storage and communications	3,150,000	4,020,000	-	-	-	-
Manufacturing	2,177,900	1,102,900	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	30,402	31,496	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	415,000	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	8,237,388	10,262,806	-	-	-	-
Mutual Funds and AMCs	-	3,000,000	-	-	-	-
Insurance & Pension Funds	400,000	400,000	-	-	-	-
MFIs and DFIs	1,080,500	80,500	-	-	-	-
Stock Exchange & Brokerage Houses	546,888	578,306	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	6,210,000	6,204,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	5,860,900	8,111,721	-	-	-	-
A. Agriculture, forestry and fishing	53,010	284,510	-	-	-	-
1. Crop and animal production, hunting and related service activities	53,010	284,510	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	200,000	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	53,010	84,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	785,000	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	785,000	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,453,830	3,577,881	-	-	-	-
10 - Manufacture of food products	238,756	316,923	-	-	-	-
11 - Manufacture of beverages	-	-	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	210,000	379,000	-	-	-	-
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	100,000	264,000	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	110,000	115,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Mar-23

Fixed Deposits

Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
1,014,376	-	-	-	-	-	-	-	1,014,376	1,014,376
1,014,376	-	-	-	-	-	-	-	1,014,376	1,014,376
-	-	-	-	-	-	-	-	-	-
1,014,376	-	-	-	-	-	-	-	1,014,376	1,014,376
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
13,520,786	4,021,557	14,699,900	-	-	-	100,000	-	32,342,243	32,342,243
431,571	500,000	10,818,370	-	-	-	-	-	11,749,941	11,749,941
-	500,000	10,818,370	-	-	-	-	-	11,318,370	11,318,370
431,571	-	-	-	-	-	-	-	431,571	431,571
-	-	-	-	-	-	-	-	-	-
2,447,385	1,300,000	602,900	-	-	-	-	-	4,350,285	4,350,285
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,915,000	1,300,000	-	-	-	-	-	-	3,215,000	3,215,000
500,000	-	602,900	-	-	-	-	-	1,102,900	1,102,900
-	-	-	-	-	-	-	-	-	-
32,385	-	-	-	-	-	-	-	32,385	32,385
-	-	-	-	-	-	-	-	-	-
5,192,462	27,000	-	-	-	-	-	-	5,219,462	5,219,462
4,000,000	-	-	-	-	-	-	-	4,000,000	4,000,000
400,000	-	-	-	-	-	-	-	400,000	400,000
48,500	27,000	-	-	-	-	-	-	75,500	75,500
595,962	-	-	-	-	-	-	-	595,962	595,962
-	-	-	-	-	-	-	-	-	-
148,000	-	-	-	-	-	-	-	148,000	148,000
3,039,209	1,078,649	3,056,055	-	-	-	100,000	-	7,273,913	7,273,913
-	45,000	84,510	-	-	-	-	-	129,510	129,510
-	45,000	84,510	-	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	45,000	84,510	-	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
903,179	350,083	2,042,967	-	-	-	100,000	-	3,396,229	3,396,229
272,446	-	-	-	-	-	-	-	272,446	272,446
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
366,000	-	15,000	-	-	-	100,000	-	481,000	481,000
35,000	-	-	-	-	-	-	-	35,000	35,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
321,000	-	-	-	-	-	-	-	321,000	321,000
-	-	-	-	-	-	-	-	-	-
10,000	-	15,000	-	-	-	100,000	-	125,000	125,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Sep-22	Dec-22	Mar-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
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	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	439,902	149,263	-	-	-	-
Printing and other service activities related to printing	326,787	32,330	-	-	-	-
Reproduction of recorded media	113,115	116,933	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,045	27,046	-	-	-	-
20 - Manufacture of chemicals and chemical products	337,700	348,864	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	342,889	467,889	-	-	-	-
22 - Manufacture of rubber and plastics products	850,000	900,000	-	-	-	-
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	50,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	26,124	26,124	-	-	-	-
28 - Manufacture of machinery and equipment	24,251	24,990	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	307,163	287,782	-	-	-	-
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	12,723	2,151,302	-	-	-	-
Electric power generation, transmission and distribution	12,723	2,151,302	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	1,730,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	12,723	421,302	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Mar-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
84,056	53,953	-	-	-	-	-	-	138,009	138,009
18,834	-	-	-	-	-	-	-	18,834	18,834
65,222	53,953	-	-	-	-	-	-	119,175	119,175
-	-	27,046	-	-	-	-	-	27,046	27,046
5,456	200,000	42,011	-	-	-	-	-	247,467	247,467
-	23,625	205,079	-	-	-	-	-	228,704	228,704
-	-	1,000,000	-	-	-	-	-	1,000,000	1,000,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
50,000	-	-	-	-	-	-	-	50,000	50,000
-	-	600,000	-	-	-	-	-	600,000	600,000
15,000	11,851	-	-	-	-	-	-	26,851	26,851
25,508	-	-	-	-	-	-	-	25,508	25,508
84,713	60,654	153,831	-	-	-	-	-	299,198	299,198
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
570,698	591,863	-	-	-	-	-	-	1,162,561	1,162,561
570,698	591,863	-	-	-	-	-	-	1,162,561	1,162,561
-	-	-	-	-	-	-	-	-	-
-	580,000	-	-	-	-	-	-	580,000	580,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,465	11,863	-	-	-	-	-	-	13,328	13,328
569,233	-	-	-	-	-	-	-	569,233	569,233
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
150,000	-	-	-	-	-	-	-	150,000	150,000
-	-	-	-	-	-	-	-	-	-
150,000	-	-	-	-	-	-	-	150,000	150,000
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Sep-22	Dec-22	Mar-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	100,000	123,544	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	100,000	123,544	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	223,684	23,500	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	223,684	23,500	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	60,000	308,415	-	-	-	-
55 - Accommodation	60,000	308,415	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	364,493	734,613	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	9,852	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	113,141	130,000	-	-	-	-
62 - Computer programming, consultancy and related activities	106,500	469,613	-	-	-	-
63 - Information service activities	135,000	135,000	-	-	-	-
K. Real estate activities	1,236	23,365	-	-	-	-
L. Professional, scientific and technical activities	105,897	98,084	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	67,353	60,084	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	544	-	-	-	-	-
74 - Other professional, scientific and technical activities	38,000	38,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	255,000	265,000	-	-	-	-
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	255,000	265,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	215,359	343,499	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	230,668	178,008	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	974,785	1,198,234	-	-	-	-
A. Private Trusts and Non-profit Organizations	865,607	1,083,666	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	109,178	114,568	-	-	-	-
VI. PERSONAL	2,742,613	2,536,678	-	-	-	-
A. Salaried persons	1,178,949	1,159,419	-	-	-	-
B. Self employed	974,047	759,817	-	-	-	-
C. Other Personal	589,617	617,442	-	-	-	-
VII. OTHER	500	200,500	-	-	-	-
Total	31,826,531	38,115,989	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Mar-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
123,544	-	-	-	-	-	-	-	123,544	123,544
-	-	-	-	-	-	-	-	-	-
123,544	-	-	-	-	-	-	-	123,544	123,544
-	-	-	-	-	-	-	-	-	-
6,500	7,500	9,500	-	-	-	-	-	23,500	23,500
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
6,500	7,500	9,500	-	-	-	-	-	23,500	23,500
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
436,202	50,000	135,000	-	-	-	-	-	621,202	621,202
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
152,066	-	-	-	-	-	-	-	152,066	152,066
284,136	50,000	-	-	-	-	-	-	334,136	334,136
-	-	135,000	-	-	-	-	-	135,000	135,000
22,516	-	1,236	-	-	-	-	-	23,752	23,752
76,411	11,462	35,000	-	-	-	-	-	122,873	122,873
-	-	-	-	-	-	-	-	-	-
23,162	11,462	35,000	-	-	-	-	-	69,624	69,624
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
53,249	-	-	-	-	-	-	-	53,249	53,249
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
328,588	22,741	94,834	-	-	-	-	-	446,163	446,163
121,571	-	-	-	-	-	-	-	121,571	121,571
121,571	-	-	-	-	-	-	-	121,571	121,571
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
25,000	-	153,008	-	-	-	-	-	178,008	178,008
1,085,413	220,768	40,536	-	-	-	-	-	1,346,717	1,346,717
979,245	198,768	40,536	-	-	-	-	-	1,218,549	1,218,549
106,168	22,000	-	-	-	-	-	-	128,168	128,168
1,324,146	895,140	181,539	-	-	-	-	-	2,400,825	2,400,825
724,811	359,862	94,251	-	-	-	-	-	1,178,924	1,178,924
229,063	223,213	30,954	-	-	-	-	-	483,230	483,230
370,272	312,065	56,334	-	-	-	-	-	738,671	738,671
600	-	500	-	-	-	-	-	1,100	1,100
14,535,162	4,021,557	14,699,900	-	-	-	100,000	-	33,356,619	33,356,619

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	949	949	-	980	980	-	1,014	1,014
	Govt.	-	1,168	1,168	-	9,326	9,326	-	11,750	11,750
	NFPSEs	-	11,893	11,893	-	5,499	5,499	-	4,350	4,350
	NBFCs & Fin Aux.	-	8,237	8,237	-	10,263	10,263	-	5,219	5,219
	Private Sector	-	5,861	5,861	-	8,112	8,112	-	7,274	7,274
	Trust Fund	-	975	975	-	1,198	1,198	-	1,347	1,347
	Personal	-	2,743	2,743	-	2,537	2,537	-	2,401	2,401
	Others	-	1	1	-	201	201	-	1	1
	Total	-	31,827	31,827	-	38,116	38,116	-	33,357	33,357
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	949	949	-	980	980	-	1,014	1,014
	Govt.	-	1,168	1,168	-	7,983	7,983	-	8,695	8,695
	NFPSEs	-	9,958	9,958	-	5,499	5,499	-	4,350	4,350
	NBFCs & Fin Aux.	-	8,237	8,237	-	10,263	10,263	-	5,219	5,219
	Private Sector	-	5,261	5,261	-	6,512	6,512	-	6,639	6,639
	Trust Fund	-	769	769	-	885	885	-	1,025	1,025
	Personal	-	2,743	2,743	-	2,537	2,537	-	2,401	2,401
	Others	-	1	1	-	1	1	-	1	1
	Total	-	29,086	29,086	-	34,660	34,660	-	29,345	29,345
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.	-	-	-	-	1,343	1,343	-	3,055	3,055
	NFPSEs	-	1,935	1,935	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	600	600	-	1,600	1,600	-	635	635
	Trust Fund	-	206	206	-	313	313	-	322	322
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	200	200	-	-	-
	Total	-	2,741	2,741	-	3,456	3,456	-	4,012	4,012

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	-	-	4	-
5,000 to 10,000	-	-		
10,000 to 20,000	-	-		
20,000 to 25,000	14	280	14	280
25,000 to 30,000	-	-		
30,000 to 40,000	-	-		
40,000 to 50,000	-	-		
50,000 to 60,000	1	50		
60,000 to 70,000	-	-		
70,000 to 80,000	-	-		
80,000 to 90,000	-	-		
90,000 to 100,000	-	-		
100,000 to 200,000	7	848	10	1,262
200,000 to 300,000	9	2,140	12	2,785
300,000 to 400,000	5	1,673	8	2,635
400,000 to 500,000	5	2,125	3	1,267
500,000 to 600,000	14	7,286	15	8,123
600,000 to 700,000	4	2,428	8	4,926
700,000 to 800,000	3	2,150	5	3,605
800,000 to 900,000	4	3,223	4	3,229
900,000 to 1,000,000	3	2,851	1	949
1,000,000 to 2,000,000	64	79,950	68	100,674
2,000,000 to 3,000,000	33	74,190	34	83,762
3,000,000 to 4,000,000	18	58,831	24	81,802
4,000,000 to 5,000,000	9	37,601	12	53,072
5,000,000 to 6,000,000	34	178,608	34	193,306
6,000,000 to 7,000,000	12	74,379	13	89,150
7,000,000 to 8,000,000	4	29,451	6	43,341
8,000,000 to 9,000,000	11	90,393	10	84,027
9,000,000 to 10,000,000	7	65,008	10	93,812
10,000,000 to 100,000,000	153	5,821,784	135	4,625,380
100,000,000 & Over	83	31,580,740	68	27,879,232
Total	497	38,115,989	498	33,356,619

*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-22		Dec-22		Mar-23	
	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:	6	479,592	5	913,321	7	1,036,435
A. Quoted on the Stock Exchange:	3	59,354	3	59,154	2	9,054
1. To Stock Brokers and Dealers:	2	52,000	2	51,800	1	1,700
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	1	50,000	1	50,000	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	2,000	1	1,800	1	1,700
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	3	420,238	2	854,167	5	1,027,381
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	3	420,238	2	854,167	5	1,027,381
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	420,238	2	854,167	5	1,027,381
III. Merchandise	37	5,617,547	31	6,007,740	43	5,775,661
A. Food Items:	3	732,500	2	750,000	4	800,000
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	2	170,000	1	250,000	1	250,000
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	1	562,500	1	500,000	3	550,000
(a) Indigenous	1	562,500	1	500,000	3	550,000
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	6	716,230	6	712,618	13	555,311
1. Cotton Raw:	2	353,980	2	300,000	8	276,903
(a) Indigenous	1	153,980	1	100,000	8	276,903
(b) Imported	1	200,000	1	200,000	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	12,250	2	15,250	3	15,250
(a) Indigenous	-	-	2	15,250	3	15,250
(b) Imported	1	12,250	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	3	350,000	2	397,368	2	263,158
(a) Indigenous	-	-	1	197,368	2	263,158
(b) Imported	3	350,000	1	200,000	-	-
C. Finished/Manufactured Goods:	28	4,168,817	23	4,545,122	26	4,420,350
1. Cotton Textiles:	6	375,000	1	375,000	-	-
(a) Indigenous	6	375,000	1	375,000	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	3,025,318	17	3,201,623	17	2,993,139
(a) Indigenous	-	-	1	247,610	1	162,390
(b) Imported	17	3,025,318	16	2,954,013	16	2,830,749
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
12. Other Finished Goods:	5	768,499	5	968,499	8	1,227,211
(a) Indigenous	3	740,000	4	940,000	5	1,174,896
(b) Imported	2	28,499	1	28,499	3	52,315
IV. Fixed Assets Including Machinery	1,512	86,269,529	1,435	95,243,742	1,725	95,907,901
A. Transport Equipments	380	463,181	348	747,992	365	786,239
B. Furniture & Fixtures	5	1,769,682	5	1,581,182	5	1,431,182
C. Office Equipments	5	175,000	4	174,241	4	173,451
D. Other Machinery & Equipments	1,122	83,861,666	1,078	92,740,327	1,351	93,517,029
V. Real Estate	37,083	42,698,750	36,576	43,801,370	35,923	43,976,312
A. Land	58	6,173,410	112	11,776,583	135	13,606,727
1. Residential	4	257,037	2	152,461	2	71,500
(a) House	4	257,037	2	152,461	2	71,500
(b) Flat	-	-	-	-	-	-
2. Non-Residential	54	5,916,373	110	11,624,122	133	13,535,227
(a) Commercial	5	988,000	3	221,333	19	687,102
(b) Industrial	19	2,134,631	19	2,150,180	32	3,566,654
c) Agriculture	-	-	61	576,8084	55	5,798,535
(c) Others	30	2,793,742	27	3,484,525	27	3,482,936
B. Buildings:	37,025	36,525,340	36,464	32,024,787	35,788	30,369,585
1. Residential	36,786	21,033,478	36,321	21,466,806	35,632	20,748,909
(a) House	36,491	20,005,253	36,017	20,404,026	35,325	19,700,114
(b) Flat	295	1,028,225	304	1,062,780	307	1,048,795
2. Non-Residential	239	15,491,862	143	10,557,981	156	9,620,676
(a) Commercial	95	7,884,956	74	8,092,066	84	7,392,617
(b) Industrial	16	1,869,052	12	1,799,694	11	1,677,792
c) Agriculture	-	-	57	666,221	60	550,267
(c) Others	128	5,737,854	-	-	1	-
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	312	15,791,215	329	20,968,673	208	19,809,743
A. Other Secured Advances	273	10,849,189	293	15,650,584	172	14,753,310
1. Receivables	12	177,778	1	177,778	1	133,333
2. Employees Benefits	54	815,146	56	812,823	52	14,275
3. Others	207	9,856,265	236	14,659,983	119	14,605,702
B. Advances Secured by Guarantee(s)	39	4,942,026	36	5,318,089	36	5,056,433
1. Institutional Guarantee(s)	4	4,565,741	5	4,940,741	5	4,678,241
2. Individual Guarantee(s)	35	376,285	31	377,348	31	378,192
VIII. Unsecured Advances	400	695,730	391	423,098	577	572,765
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	351	35,218	344	32,750	522	58,747
3. Others	49	660,512	47	390,348	55	514,018
Total	39,350	151,552,363	38,767	167,357,944	38,483	167,078,817

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	39,350	151,552,363	38,767	167,357,944	38,483	167,078,817
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	4,565,741	5	4,940,741	5	4,678,241
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	4	4,565,741	5	4,940,741	5	4,678,241
Manufacturing	1	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	11	3,011,676	9	2,802,742	15	2,414,616
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,762,500	2	1,575,000	2	1,425,000
Stock Exchange & Brokerage Houses	1	50,000	1	50,000	-	-
Modarabas	4	241,237	2	174,803	6	286,122
Other NBFIs	3	780,161	4	1,002,939	7	703,494
IV. PRIVATE SECTOR (BUSINESS)	1,584	123,484,796	1,466	138,976,025	1,819	138,399,525
A. Agriculture, forestry and fishing	75	1,906,472	58	1,908,798	74	1,907,942
1. Crop and animal production, hunting and related service activities	75	1,906,472	58	1,908,798	74	1,907,942
Growing of Wheat, Rice, Sugar Cane & Cotton	3	10,000	3	34,500	7	55,625
Growing of tropical, subtropical, pome and stone fruits & vegetables	4	56,250	2	56,250	2	62,750
Growing of other fruits, vegetables and crops	13	13,000	1	10,000	1	10,000
Raising of livestock and other related activities	7	1,411,159	6	1,395,059	6	1,394,759
Other agricultural support activities	48	416,063	46	412,989	58	384,808
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	21	1,986,627	24	3,185,837	25	3,435,837
05 - Mining of coal and lignite	-	-	1	1,000,000	2	1,250,000
06 - Extraction of crude petroleum and natural gas	21	1,986,627	23	2,185,837	23	2,185,837
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,032	83,897,784	1,017	92,081,947	1,301	91,948,174
10 - Manufacture of food products	190	16,226,716	196	18,036,617	283	19,283,949
11 - Manufacture of beverages	1	180,000	1	180,000	1	180,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	358	26,789,195	366	29,241,292	449	29,672,520
Preparation and spinning of textile fibres	77	6,854,522	87	8,250,825	134	8,613,158
Weaving of textiles	52	4,556,107	54	5,408,093	76	5,319,486
Finishing of textiles	52	4,908,386	47	4,944,625	46	4,577,741
Manufacture of knitted and crocheted fabrics	2	126,121	3	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	157	9,875,741	158	10,093,038	177	10,632,384
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	18	468,318	17	418,590	13	403,630
14 - Manufacture of wearing apparel	42	4,942,837	38	4,992,790	108	4,714,492
15 - Manufacture of leather and related products	5	88,601	4	87,793	4	86,672

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	2	80,000	1	80,000	1	80,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	3	8,601	3	7,793	3	6,672
a. Leather wear	3	8,601	3	7,793	3	6,672
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	3	13,527	3	13,094	3	12,561
17 - Manufacture of paper and paper products	18	938,643	10	859,506	13	416,963
18 - Printing and reproduction of recorded media	85	714,215	58	760,550	67	824,685
Printing and other service activities related to printing	84	714,215	58	760,550	67	824,685
Reproduction of recorded media	1	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	4	796,875	3	777,500	3	736,875
20 - Manufacture of chemicals and chemical products	96	6,674,312	98	7,854,330	133	7,782,199
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	23	3,698,762	22	4,108,160	24	3,891,407
22 - Manufacture of rubber and plastics products	52	3,686,561	59	3,836,826	62	4,105,855
23 - Manufacture of other non-metallic mineral products	27	5,311,402	28	5,539,631	23	4,132,311
24 - Manufacture of basic metals	50	5,189,505	53	6,466,301	56	7,365,305
25 - Manufacture of fabricated metal products, except machinery and equipment	22	1,055,677	23	1,038,483	15	968,647
26 - Manufacture of computer, electronic and optical products	7	2,500,000	8	2,850,000	8	2,766,896
27 - Manufacture of electrical equipment	22	3,560,279	22	3,849,644	22	3,468,745
28 - Manufacture of machinery and equipment	1	-	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	13	838,075	14	887,688	14	861,669
30 - Manufacture of other transport equipment	4	602,448	3	582,892	3	574,586
31 - Manufacture of furniture	2	10,000	2	20,000	2	20,000
32 - Other manufacturing	5	75,254	5	94,225	6	77,487
Manufacture of jewellery and related articles	1	20,000	1	40,000	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	1	41,667	1	41,667	1	41,667
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	13,587	3	12,558	4	15,820
33 - Repair and installation of machinery and equipment	2	4,900	1	4,625	2	4,350
D. Electricity, gas, steam and air conditioning supply	157	20,251,046	127	25,883,067	152	26,265,604
Electric power generation, transmission and distribution	151	18,841,931	121	24,549,335	146	24,973,776
a) Hydal	6	303,316	7	283,658	5	269,333
b) Thermal	68	4,698,986	22	8,232,527	30	5,925,958
c) Coal Based	12	8,538,497	17	10,519,158	19	10,925,567
d) Wind	35	2,699,845	33	2,620,010	34	2,532,375
e) Solar	13	786,942	26	787,070	39	781,889
f) Other	17	1,814,345	16	2,106,912	19	4,538,654
Manufacture of gas; distribution of gaseous fuels through mains	6	1,409,115	6	1,333,732	6	1,291,828
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	45	3,338,663	44	2,632,340	51	2,627,308
41 - Construction of buildings	8	794,196	8	713,209	10	710,406
42 - Civil engineering	37	2,544,467	36	1,919,131	41	1,916,902
43 - Specialized construction activities	-	-	-	-	-	-

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	76	1,976,207	36	2,431,163	45	1,866,142
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	250,000	1	234,375	1	234,375
46 - Wholesale trade, except of motor vehicles and motorcycles	30	88,422	16	433,735	21	93,688
47 - Retail trade, except of motor vehicles and motorcycles	45	1,637,785	19	1,763,053	23	1,538,079
H. Transportation and storage	31	1,046,125	29	1,293,332	29	1,136,002
49 - Land transport and transport via pipelines	25	100,818	23	385,291	24	370,696
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	6	945,307	6	908,041	5	765,306
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	25	2,908,142	14	2,812,919	15	2,648,215
55 - Accommodation	12	2,880,491	6	2,773,211	5	2,607,753
56 - Food and beverage service activities	13	27,651	8	39,708	10	40,462
J. Information and communication	28	3,173,033	30	3,543,979	31	3,605,164
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3	76,645	2	76,555	2	72,211
60 - Programming and broadcasting activities	2	80,000	1	80,000	1	80,000
61 - Telecommunications	10	2,467,503	13	2,874,138	14	3,008,645
62 - Computer programming, consultancy and related activities	7	399,324	8	387,620	8	329,859
63 - Information service activities	6	149,561	6	125,666	6	114,449
K. Real estate activities	8	1,170,034	9	1,126,159	7	1,025,440
L. Professional, scientific and technical activities	3	42,125	3	68,826	2	35,705
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	16,999	2	45,999	1	15,249
71 - Architectural and engineering activities; technical testing and analysis	2	25,126	1	22,827	1	20,456
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	5	95,635	2	94,511	2	93,357
77 - Rental and leasing activities	1	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	1	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	1	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	95,635	2	94,511	2	93,357
N. Education	37	1,170,784	29	1,302,835	32	1,230,910
O. Human health and social work activities	37	502,822	39	588,522	48	552,749
86 - Human health activities	37	502,822	39	588,522	48	552,749
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	1	760	1	720
Q. Other service activities	4	19,297	4	21,030	4	20,256
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2	20,000	2	15,010	1	10,000
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	2	20,000	2	15,010	1	10,000
VI. PERSONAL	37,747	19,958,866	37,284	20,394,499	36,627	19,889,582
A. Bank Employees	1,049	1,667,884	1,046	1,708,589	1,102	1,761,268
1) For house building	416	1,418,702	412	1,445,815	412	1,432,584
2) For transport i.e. purchase of car etc.	334	137,142	321	147,019	332	200,147
3) Other purposes	299	112,040	313	115,755	358	128,537
B. Consumer Financing	36,697	18,290,318	36,237	18,685,246	35,524	18,127,650
1) For house building	36,331	18,275,762	35,871	18,670,690	35,156	18,113,094
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	84	678	84	678
5) Personal loans	281	13,629	281	13,629	283	13,629
C) Other	1	664	1	664	1	664
VII. OTHER	1	511,284	1	228,927	16	1,686,853
Total	39,350	151,552,363.0	38,767	167,357,944	38,483	167,078,817

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Sep-22	Dec-22	Mar-23
0.00	11,647,902	11,457,021	15,032,404
1.00	-	-	-
2.00	-	-	-
3.00	9,062,548	8,237,645	8,556,567
4.00	11,144,315	11,737,215	10,706,180
5.00	12,599,833	13,001,988	13,005,829
6.00	3,566,461	3,994,969	3,888,010
7.00	3,745,487	3,804,538	4,010,240
8.00	523,103	1,521,479	1,254,019
9.00	284,714	383,757	246,017
10.00	680,705	906,351	641,581
11.00	345,852	24,843	14,332
12.00	2,796,403	2,694,939	2,359,120
13.00	1,976,571	1,732,216	1,445,096
14.00	556,463	119,440	4,018
15.00	1,803,966	1,523,139	1,047
16.00	6,659,437	474,647	67,342
17.00	27,013,819	14,675,176	2,158,313
18.00	31,910,918	35,242,329	5,929,355
19.00	21,280,106	33,848,253	9,955,220
20.00 & above	3,953,760	21,977,999	87,804,127
Total	151,552,363	167,357,944	167,078,817

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "18" means 17 (incl.) to 18 (excl.)

**9.10 Province/Region wise Advances by borrowers
Development Finance Institutions**

(Million Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	4,566	-	4,566	-	4,941	4,941	-	4,678	4,678
	NBFCs & Fin Aux.	3,012	-	3,012	-	2,803	2,803	-	2,415	2,415
	Private Sector	123,469	15	123,485	28	138,948	138,976	43	138,357	138,400
	Trust Fund	20	-	20	-	15	15	-	10	10
	Personal	1,148	18,811	19,959	19,233	1,161	20,394	18,760	1,129	19,890
	Others	511	-	511	-	229	229	-	1,687	1,687
	Total	132,726	18,827	151,552	19,261	148,097	167,358	18,803	148,276	167,079
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	6	-	6	13	-	13
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	8,969	8,969	9,212	-	9,212	8,948	-	8,948
	Others	-	-	-	-	-	-	-	-	-
	Total	-	8,969	8,969	9,218	-	9,218	8,961	-	8,961
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	3,291	-	3,291	-	3,741	3,741	-	3,553	3,553
	NBFCs & Fin Aux.	2,784	-	2,784	-	2,575	2,575	-	2,281	2,281
	Private Sector	96,261	15	96,276	17	111,676	111,693	18	111,206	111,225
	Trust Fund	20	-	20	-	15	15	-	10	10
	Personal	934	5,952	6,886	5,954	954	6,908	5,846	952	6,798
	Others	511	-	511	-	229	229	-	1,687	1,687
	Total	103,801	5,967	109,768	5,971	119,189	125,161	5,864	119,690	125,554
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	1,786	1,786	1,851	-	1,851	1,789	-	1,789
	Others	-	-	-	-	-	-	-	-	-
	Total	-	1,786	1,786	1,851	-	1,851	1,789	-	1,789
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	107	107	106	-	106	103	-	103
	Others	-	-	-	-	-	-	-	-	-
	Total	-	107	107	106	-	106	103	-	103
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	1,275	-	1,275	-	1,200	1,200	-	1,125	1,125
	NBFCs & Fin Aux.	228	-	228	-	228	228	-	133	133
	Private Sector	27,209	-	27,209	5	27,272	27,277	11	27,150	27,161
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	214	717	931	752	208	960	735	178	913
	Others	-	-	-	-	-	-	-	-	-
	Total	28,925	717	29,642	758	28,907	29,665	746	28,586	29,333

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	1,217	1,217	1,289	-	1,289	1,268	-	1,268
	Others	-	-	-	-	-	-	-	-	-
	Total	-	1,217	1,217	1,289	-	1,289	1,268	-	1,268
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	64	64	68	-	68	70	-	70
	Others	-	-	-	-	-	-	-	-	-
	Total	-	64	64	68	-	68	70	-	70

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	245	492	247	468
5,000 to 10,000	369	2,468	358	2,369
10,000 to 20,000	1,905	29,058	1,905	29,124
20,000 to 25,000	2,087	44,894	2,079	44,733
25,000 to 30,000	616	16,736	605	16,458
30,000 to 40,000	2,038	69,069	2,044	69,273
40,000 to 50,000	2,882	124,101	2,862	123,049
50,000 to 60,000	2,500	136,412	2,507	136,799
60,000 to 70,000	4,442	270,214	4,412	268,337
70,000 to 80,000	1,269	94,368	1,246	92,708
80,000 to 90,000	1,239	104,124	1,229	103,272
90,000 to 100,000	1,152	108,773	1,123	106,093
100,000 to 200,000	4,785	652,257	4,669	634,407
200,000 to 300,000	1,825	445,810	1,743	425,300
300,000 to 400,000	1,097	382,336	1,087	382,149
400,000 to 500,000	961	428,487	907	403,315
500,000 to 600,000	584	320,334	596	327,026
600,000 to 700,000	560	362,903	541	351,105
700,000 to 800,000	566	424,189	509	381,087
800,000 to 900,000	528	448,236	519	439,510
900,000 to 1,000,000	447	423,477	426	404,616
1,000,000 to 2,000,000	2,579	3,772,620	2,509	3,673,860
2,000,000 to 3,000,000	1,279	3,082,696	1,275	3,098,974
3,000,000 to 4,000,000	627	2,173,211	650	2,260,351
4,000,000 to 5,000,000	420	1,881,398	410	1,847,060
5,000,000 to 6,000,000	297	1,644,776	341	1,865,061
6,000,000 to 7,000,000	114	741,660	120	778,607
7,000,000 to 8,000,000	90	679,190	87	657,556
8,000,000 to 9,000,000	93	791,473	102	867,999
9,000,000 to 10,000,000	133	1,277,098	128	1,225,535
10,000,000 to 100,000,000	618	22,129,947	831	27,128,026
100,000,000 & Over	420	124,295,137	416	118,934,590
Total	38,767	167,357,944	38,483	167,078,817

*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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

Securities / Shares	Sep-22			Dec-22			Mar-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	688,939,730.4	704,140,391.0	690,298,605.4	1,026,193,891	1,193,206,471	1,077,810,025	1,305,124,449	1,350,180,786	1,319,372,559
1) Treasury Bills	418,675,770.8	432,145,729.0	422,310,696.0	591,688,751	612,108,323	597,961,825	732,603,747	767,463,360	738,656,645
2) Pakistan Investment Bonds (PIBs)	270,263,959.6	271,994,662.0	267,987,909.4	434,505,140	581,098,148	479,848,200	572,520,702	582,717,426	580,715,914
a. Fixed Rate	93,239,951.6	94,439,326.0	85,971,248.4	102,970,415	242,597,548	140,442,121	147,806,790	150,020,126	145,172,504
b. Floating Rate	177,024,008.0	177,555,336.0	182,016,661.0	331,534,725	338,500,600	339,406,079	424,713,912	432,697,300	435,543,410
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	18,351,529	25,941,164	46,413,945	20,290,758	26,581,260	49,680,823	19,293,874	25,462,795	52,074,970
1) Quoted On The Stock Exchange	13,189,486	13,859,841	40,665,301	15,134,842	14,474,314	43,887,696	14,139,807	13,357,698	46,332,506
of which:									
Financial Institutions	1,821,693	1,402,057	1,797,637	1,913,743	1,427,209	1,787,424	1,563,200	1,100,760	1,422,016
NFPSEs	764,778	300,012	609,643	771,651	314,352	628,052	699,980	242,681	523,478
Private Sector	5,689,176	5,271,553	7,254,188	7,576,757	5,650,176	7,356,640	6,919,563	4,806,984	6,694,726
2) Unquoted On The Stock Exchange	5,162,043	12,081,323	5,748,644	5,155,916	12,106,946	5,793,127	5,154,067	12,105,097	5,742,464
of which:									
Financial Institutions	1,453,257	8,375,018	2,487,758	1,444,607	8,398,118	2,532,241	1,454,420	8,407,931	2,496,282
NFPSEs	150,000	150,000	100,000	150,000	150,000	100,000	150,000	150,000	100,000
Private Sector	3,558,786	3,556,305	3,160,886	3,561,309	3,558,828	3,160,886	3,549,647	3,547,166	3,146,182
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366.0	6,366.0	36,555.0	6,366	6,366	37,119	6,366	6,366	37,665
VII. CERTIFICATE OF INVESTMENTS	-	-	-	22,500	22,500	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	20,377,340.5	20,599,378.5	22,401,455.5	25,570,750	25,714,246	27,449,881	24,970,017	25,004,105	26,753,262
IX. MUTUAL FUNDS	681,566.0	688,359.0	886,255.0	686,852	714,828	889,608	687,707	695,928	891,488
X. OTHERS	6,576,617.0	6,582,830.0	6,576,617.0	92,545	100,000	92,545	96,819	100,000	96,819
XI. Islamic Banking Products - Investments	7,506,197.0	7,506,218.0	7,712,492.0	9,534,701	9,598,383	9,771,272	12,202,056	10,978,829	11,239,562
a. Government Islamic Securities	6,479.0	6,500.0	6,811.0	-	-	-	1,500,000	1,503,000	1,503,000
1. GOP Ijara Sukuk	6,479.0	6,500.0	6,811.0	-	-	-	1,500,000	1,503,000	1,503,000
a. Variable Rental Rate (VRR)	-	-	-	-	-	-	1,500,000	1,503,000	1,503,000
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	6,904,564.0	6,904,564.0	7,110,527.0	9,418,960	9,482,642	9,655,531	10,580,973	9,354,746	9,615,479
1) Diminishing Musharaka Sukuk	6,222,254.0	6,222,254.0	6,422,402.0	7,243,323	7,243,323	7,427,601	6,687,386	6,675,518	6,832,596
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	614,359	600,000	614,359
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	682,310.0	682,310.0	688,125.0	2,175,637	2,239,319	2,227,930	3,279,228	2,079,228	2,168,524
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	595,154.0	595,154.0	595,154.0	115,741	115,741	115,741	121,083	121,083	121,083
Total	742,439,345.5	765,464,706.5	774,325,925.0	1,082,398,363	1,255,944,054	1,165,731,273	1,362,403,788	1,412,451,309	1,410,466,325