

Development Finance Institutions

9.1 Assets and Liabilities
Development Finance Institutions

(Thousand Rupees)

Item	Mar-23	Jun-23	Sep-23
Assets	1,665,162,799	3,203,542,765	2,565,620,720
I. Currency and Deposits	9,989,369	11,447,087	8,216,317
1. Currency	18,242	15,422	20,677
2. Transferable Deposits	2,541,149	3,901,391	3,109,388
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	7,429,978	7,530,274	5,086,252
II. Securities(other than shares)	1,357,019,518	2,898,710,510	2,260,912,021
1. Short-term	747,494,354	2,180,711,867	1,675,270,985
2. Long-term	609,525,164	717,998,643	585,641,036
III. Loans extended (Advances)¹	202,692,540	185,466,776	183,616,215
1. Short-term	56,978,194	42,278,905	43,595,901
A) Money at call	6,108,481	127,000	-
B) Reverse Repo	18,872,795	5,242,845	11,707,764
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	31,996,918	36,909,060	31,888,137
2. Long-term	145,714,346	143,187,871	140,020,314
IV. Shares and other equity	52,336,983	54,870,538	58,946,306
1. Quoted	46,332,507	47,717,897	51,948,333
2. Non quoted	5,742,464	6,902,136	6,997,973
3. Investment fund shares	-	250,505	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	32,837,660	42,416,286	43,151,556
1. Trade credit and advances	-	-	-
2. Others	32,837,660	42,416,286	43,151,556
A) Dividends receivable resident sector	1,628,164	-	27,864
B) Settlement accounts resident sector	153,647	584,380	940,213
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	31,055,849	41,831,906	42,183,479
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	10,286,729	10,631,568	10,778,305
1. Produced assets	10,137,030	10,481,869	10,628,606
A) Tangible fixed assets	9,905,785	10,251,673	10,343,663
a) Dwellings	4,425,964	4,375,807	4,347,420
i) Building on freehold land	597,960	547,515	519,004
ii) Building on leasehold land	3,828,004	3,828,292	3,828,416
b) Other buildings and structures	2,324,838	2,433,783	2,429,009
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,288,087	2,397,032	2,392,258
c) Machinery and equipment	1,705,728	1,952,372	2,119,487
i) Transport equipment	880,545	1,101,996	1,239,601
ii) Furniture & Fixtures	293,756	304,997	315,644
iii) Office equipment	456,988	470,751	491,903
iv) Other machinery & equipment	74,439	74,628	72,339
d) Other tangible fixed assets n.e.s	1,449,255	1,489,711	1,447,747
B) Intangible fixed assets	231,245	230,196	284,943
a) Computer software	231,245	230,196	238,206
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	46,737
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Mar-23	Jun-23	Sep-23
Liabilities	1,665,162,799	3,203,542,765	2,565,620,720
I. Deposits²	34,159,556	36,752,793	39,422,552
1. Transferable Deposits	2,130,890	2,723,233	2,828,662
2. Restricted/ compulsory deposits	117,460	112,982	112,131
3. Other deposits	31,911,206	33,916,578	36,481,759
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,444,566,731	2,973,365,479	2,316,192,772
1. Short-term	1,366,944,767	2,843,776,068	2,198,662,898
A) Money at call	28,558,652	22,566,616	42,309,912
B) Repurchase agreements (Repo)	1,161,274,797	2,714,337,002	2,038,546,700
C) Other short-term borrowings	177,111,318	106,872,450	117,806,286
2. Long-term borrowings	77,621,964	129,589,411	117,529,874
IV. Financial Derivatives	-	-	-
V. Other accounts payable	47,787,320	49,218,869	51,047,917
1. Provision for losses	16,588,683	18,595,547	19,410,653
A) Provision for loan losses-Specific	12,939,056	13,580,182	14,136,809
B) Provision for loan losses-General	1,483,605	2,718,142	2,988,360
C) Provision for other losses	2,166,022	2,297,223	2,285,484
2. Accumulated Depreciation	1,615,002	1,719,729	1,859,536
3. Other accounts payable other resident Sectors	28,978,635	28,601,093	29,172,728
A) Dividends payable	605,000	302,500	-
B) Settlement accounts	2,713,870	2,958,633	2,858,828
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	25,659,765	25,339,960	26,313,900
a) Suspense account	7,423,264	7,653,683	7,947,121
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	2,840,178	1,874,013	2,541,910
d) Accrued wages	244,818	662,334	545,231
e) Accrued rent	-	-	-
f) Accrued taxes	7,842,161	8,090,581	8,020,251
g) Other miscellaneous liability items	7,309,344	7,059,349	7,259,387
4. Other non- resident accounts payable	605,000	302,500	605,000
A) Dividends payable non-residents	605,000	302,500	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	-	-	-
VII. Shares and other equity	138,649,192	144,205,624	158,957,478
1. Quoted	-	-	-
2. Non quoted	78,332,968	78,342,968	78,342,968
3. Investment fund shares	-	-	-
4. Retained earnings	39,041,079	38,191,707	38,316,515
5. Current year result	2,337,375	7,992,847	14,758,754
6. General and special reserve	25,069,307	24,644,347	24,854,624
7. Valuation adjustments	(6,131,537)	(4,966,245)	2,684,617
IX. Contingencies and Commitments³	125,166	171,516	171,516
1. Guarantees	6,456	9,734	9,734
2. Commitments	117,438	160,738	160,738
A) Letter of Credit	1,632	2,088	2,088
B) Forward government Securities Transactions	14,965	25,988	25,988
C) Forward lending	1,117	3,796	3,796
D) Commitments for acquisition of :	36	32	32
i.Fixed assets	7	2	2
ii. Intangible assets	29	30	30
E) Other commitments	99,687	128,833	128,833
3. Other contingent liabilities	1,272	1,043	1,043

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	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	52,814,297	116,274,553	150,810,446
1. Loans and advances	5,501,933	6,727,788	7,234,571
2. Investments	45,255,983	108,532,793	142,446,909
3. Lendings to financial institutions	939,973	846,287	968,615
4. Balances with banks	144,570	151,422	160,246
5. Income from inter-office lending	971,838	16,263	105
6. Other	-	-	-
B. Mark-Up/Return/Interest Expensed	48,279,687	112,127,339	143,034,358
1. Deposits	1,982,958	1,011,045	2,000,929
2. Borrowings	46,287,877	111,077,808	141,047,564
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,530	37,714	(14,356)
6. Expense on inter-office borrowing	322	772	221
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	4,534,610	4,147,214	7,776,088
C. Non Mark-UP/Return/Interest Income	6,042,500	6,012,825	8,527,016
1. Fee & Commission Income	104,855	121,263	95,870
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	8,741	-	-
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	51,565	36,876	33,016
v. Investment banking fee	12,629	42,782	48,967
vi. Commission on trade	262	136	505
vii. Commission on guarantees	9,022	41,469	13,382
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	22,636	-	-
2. Dividend Income	305,990	313,293	193,630
3. Foreign exchange income	858,414	34,217	21,615
4. Income from derivatives	-	-	-
5. Gain on securities	(71,078)	(137,794)	294,780
i. Realised	(59,175)	49,633	(30,179)
ii. Unrealised - held for trading	(11,903)	(187,427)	324,959
6. Other Income	4,844,319	5,681,846	7,921,121
i. Rent on property	100,608	76,532	131,926
ii. Gain on sale of fixed assets-net	5,692	825	10,622
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	4,738,019	5,604,489	7,778,573
II. Total Income (I + C)	10,577,110	10,160,039	16,303,104

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	1,943,874	2,074,196	2,260,425
1. Operating expenses	1,812,997	1,898,101	1,988,071
i. Total compensation expense	1,274,143	1,281,484	1,290,067
ii. Property expense	226,489	200,622	289,385
a. Rent and taxes	14,966	11,019	17,646
b. Insurance	6,851	5,499	5,454
c. Utilities cost	22,839	28,863	57,053
d. Lease rental	-	-	-
e. Fuel expense generators	1,809	2,077	2,137
f. Security (including guards)	8,042	7,736	7,873
g. Repair and maintenance (including janitorial charges)	69,081	46,984	71,864
h. Depreciation on right-of-use assets	50,625	55,934	19,254
i. Depreciation	52,276	42,510	108,104
iii. Information technology expenses	23,678	26,247	25,771
iv. Other operating expenses	288,687	389,748	382,848
2. Workers welfare fund	106,102	136,704	231,459
3. Other charges	24,775	39,391	40,895
i. Penalties imposed by State Bank of Pakistan	-	1,380	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	250	-
iii. Others (to be specified, if material)	24,775	37,761	40,895
III. Profit before provisions (II - D)	8,633,236	8,085,843	14,042,679
E. Provisions / (reversals) and write offs - net	(457,698)	151,255	351,131
1. (Reversals) / provisions against balance with Banks	345	(884)	483
2. (Reversals) / provisions for diminution in value of investments	(21,236)	48,481	(298,313)
3. (Reversals) / provisions against loans & advances	(446,064)	74,745	650,152
4. (Reversals) / provisions against off balance sheet items	9,168	28,918	(1,204)
5. Reversals against other assets	89	(5)	13
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	9,090,934	7,934,588	13,691,548
G. Taxation	2,146,477	1,419,195	3,625,361
1. Current	1,479,863	2,414,829	3,690,781
2. Prior	-	71,080	3,874
3. Deferred	666,614	(1,066,714)	(69,294)
V. Profit After Taxation (IV - G)	6,944,457	6,515,393	10,066,187
Notes on Human Resources			
Number of Employees*	1,026	1,041	1,028
1. Permanent	856	872	863
a. Male	742	749	747
b. Female	114	123	116
2. Contractual	170	169	165
a. Male	154	152	148
b. Female	16	17	17

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

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions						(Thousand Rupees)	
Type of Account	Mar-23		Jun-23		Sep-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	498	33,356,619	574	35,518,607	575	38,177,746	
1) Less Than Three Months	176	9,061,752	227	6,350,025	225	5,575,726	
2) For Three Months and Over but Less Than Six Months	138	5,473,410	114	7,004,891	129	7,480,994	
3) For Six Months and Over but Less Than One Year	76	4,021,557	82	3,163,253	70	2,868,078	
4) For One Year & Over but Less Than Two Years	107	14,699,900	150	18,900,438	137	22,152,688	
5) For Two Years & Over but Less Than Three Years	-	-	-	-	13	260	
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	-	1	100,000	
9) For Ten Years and Over	-	-	-	-	-	-	
Total	498	33,356,619	574	35,518,607	575	38,177,746	

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-23	Jun-23	Sep-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	1,014,376	1,218,621	-	-	-	-
1) Official	1,014,376	1,218,621	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	1,014,376	1,218,621	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	32,342,243	34,299,986	-	-	-	-
I. GOVERNMENT	11,749,941	13,091,455	-	-	-	-
A. Federal Government	11,318,370	12,288,174	-	-	-	-
B. Provincial Governments	431,571	803,281	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,350,285	5,166,669	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	3,215,000	4,215,000	-	-	-	-
Manufacturing	1,102,900	951,669	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	32,385	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	5,219,462	3,079,097	-	-	-	-
Mutual Funds and AMCs	4,000,000	2,000,000	-	-	-	-
Insurance & Pension Funds	400,000	250,000	-	-	-	-
MFIs and DFIs	75,500	75,500	-	-	-	-
Stock Exchange & Brokerage Houses	595,962	611,597	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	148,000	142,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	7,273,913	8,704,714	-	-	-	-
A. Agriculture, forestry and fishing	129,510	259,510	-	-	-	-
1. Crop and animal production, hunting and related service activities	129,510	259,510	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	130,000	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	129,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	500,000	500,000	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	500,000	500,000	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,396,229	3,862,540	-	-	-	-
10 - Manufacture of food products	272,446	285,268	-	-	-	-
11 - Manufacture of beverages	-	6,095	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	481,000	550,660	-	-	-	-
Preparation and spinning of textile fibres	35,000	35,457	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	321,000	389,951	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	125,000	125,252	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Sep-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
-	1,277,104	-	-	-	-	-	-	1,277,104	1,277,104
-	1,277,104	-	-	-	-	-	-	1,277,104	1,277,104
-	-	-	-	-	-	-	-	-	-
-	1,277,104	-	-	-	-	-	-	1,277,104	1,277,104
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
5,575,726	6,258,658	2,813,310	22,152,688	260	-	-	100,000	36,900,642	36,900,642
-	563,224	575,000	12,495,841	-	-	-	-	13,634,065	13,634,065
-	100,000	575,000	12,138,174	-	-	-	-	12,813,174	12,813,174
-	463,224	-	357,667	-	-	-	-	820,891	820,891
-	-	-	-	-	-	-	-	-	-
1,300,000	610,000	-	5,236,669	-	-	-	-	7,146,669	7,146,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
205,000	-	-	500,000	-	-	-	-	705,000	705,000
1,095,000	400,000	-	3,900,000	-	-	-	-	5,395,000	5,395,000
-	210,000	-	836,669	-	-	-	-	1,046,669	1,046,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	1,880,270	250,000	-	-	-	-	-	2,130,270	2,130,270
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	1,075,500	-	-	-	-	-	-	1,075,500	1,075,500
-	643,770	-	-	-	-	-	-	643,770	643,770
-	-	-	-	-	-	-	-	-	-
-	161,000	250,000	-	-	-	-	-	411,000	411,000
2,556,755	2,134,070	1,025,181	3,818,733	-	-	-	100,000	9,634,739	9,634,739
135,838	-	-	129,510	-	-	-	-	265,348	265,348
135,838	-	-	129,510	-	-	-	-	265,348	265,348
-	-	-	-	-	-	-	-	-	-
135,838	-	-	-	-	-	-	-	135,838	135,838
-	-	-	-	-	-	-	-	-	-
-	-	-	129,510	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	500,000	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	500,000	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,672,835	1,186,217	282,361	2,569,967	-	-	-	100,000	5,811,380	5,811,380
-	267,113	-	186,232	-	-	-	-	453,345	453,345
1,365,754	-	6,095	-	-	-	-	-	1,371,849	1,371,849
-	-	-	-	-	-	-	-	-	-
71,868	-	170,006	286,251	-	-	-	100,000	628,125	628,125
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
50,000	-	170,006	281,251	-	-	-	-	501,257	501,257
-	-	-	-	-	-	-	-	-	-
21,868	-	-	5,000	-	-	-	100,000	126,868	126,868
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-23	Jun-23	Sep-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	138,009	410,109	-	-	-	-
Printing and other service activities related to printing	18,834	256,361	-	-	-	-
Reproduction of recorded media	119,175	153,748	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	27,046	-	-	-	-
20 - Manufacture of chemicals and chemical products	247,467	330,171	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	228,704	285,500	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	1,000,000	-	-	-	-
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	26,851	11,851	-	-	-	-
28 - Manufacture of machinery and equipment	25,508	26,165	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	299,198	279,675	-	-	-	-
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	1,162,561	770,493	-	-	-	-
Electric power generation, transmission and distribution	1,162,561	770,493	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	580,000	750,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	13,328	20,493	-	-	-	-
f) Other	569,233	-	-	-	-	-
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	150,000	1,165,000	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	150,000	-	-	-	-	-
43 - Specialized construction activities	-	1,165,000	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Sep-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
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
130,152	361,999	-	-	-	-	-	-	492,151	492,151
74,562	227,875	-	-	-	-	-	-	302,437	302,437
55,590	134,124	-	-	-	-	-	-	189,714	189,714
-	-	-	25,500	-	-	-	-	25,500	25,500
8,061	432,536	-	40,000	-	-	-	-	480,597	480,597
-	25,920	-	271,796	-	-	-	-	297,716	297,716
-	-	-	1,000,000	-	-	-	-	1,000,000	1,000,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
75,000	-	-	-	-	-	-	-	75,000	75,000
-	-	-	600,000	-	-	-	-	600,000	600,000
-	-	-	-	-	-	-	-	-	-
-	26,226	-	-	-	-	-	-	26,226	26,226
22,000	72,423	106,260	160,188	-	-	-	-	360,871	360,871
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	1,374	512,735	-	-	-	-	-	514,109	514,109
-	1,374	512,735	-	-	-	-	-	514,109	514,109
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	1,374	12,735	-	-	-	-	-	14,109	14,109
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
400,000	-	-	-	-	-	-	-	400,000	400,000
-	-	-	-	-	-	-	-	-	-
400,000	-	-	-	-	-	-	-	400,000	400,000

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-23	Jun-23	Sep-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	123,544	120,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	123,544	120,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	23,500	32,500	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	23,500	32,500	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	-	35,000	-	-	-	-
55 - Accommodation	-	35,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	621,202	923,242	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	152,066	281,558	-	-	-	-
62 - Computer programming, consultancy and related activities	334,136	256,684	-	-	-	-
63 - Information service activities	135,000	385,000	-	-	-	-
K. Real estate activities	23,752	2,055	-	-	-	-
L. Professional, scientific and technical activities	122,873	116,446	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	69,624	71,446	-	-	-	-
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	53,249	45,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	275,000	275,000	-	-	-	-
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	275,000	275,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	446,163	457,597	-	-	-	-
O. Human health and social work activities	121,571	30,569	-	-	-	-
86 - Human health activities	121,571	30,569	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	178,008	154,762	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,346,717	1,555,523	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,218,549	1,321,098	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	128,168	234,425	-	-	-	-
VI. PERSONAL	2,400,825	2,692,428	-	-	-	-
A. Salaried persons	1,178,924	1,340,722	-	-	-	-
B. Self-employed	483,230	488,760	-	-	-	-
C. Other Personal	738,671	862,946	-	-	-	-
VII. OTHER	1,100	10,100	-	-	-	-
Total	33,356,619	35,518,607	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Sep-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
-	120,000	-	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	120,000	-	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
200,000	-	-	28,500	-	-	-	-	228,500	228,500
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
200,000	-	-	28,500	-	-	-	-	228,500	228,500
-	-	-	-	-	-	-	-	-	-
67,000	-	-	-	-	-	-	-	67,000	67,000
67,000	-	-	-	-	-	-	-	67,000	67,000
-	-	-	-	-	-	-	-	-	-
31,352	353,233	229,152	156,924	-	-	-	-	770,661	770,661
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	263,233	29,152	3,683	-	-	-	-	296,068	296,068
31,352	90,000	200,000	-	-	-	-	-	321,352	321,352
-	-	-	153,241	-	-	-	-	153,241	153,241
-	18,817	-	1,236	-	-	-	-	20,053	20,053
-	93,493	933	35,000	-	-	-	-	129,426	129,426
-	-	-	-	-	-	-	-	-	-
-	38,493	933	35,000	-	-	-	-	74,426	74,426
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	55,000	-	-	-	-	-	-	55,000	55,000
-	-	-	-	-	-	-	-	-	-
-	275,000	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	275,000	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	275,000	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
27,878	75,936	-	397,596	-	-	-	-	501,410	501,410
20,000	10,000	-	-	-	-	-	-	30,000	30,000
20,000	10,000	-	-	-	-	-	-	30,000	30,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,852	-	-	-	-	-	-	-	1,852	1,852
809,730	282,000	297,256	260,403	-	-	-	-	1,649,389	1,649,389
646,571	277,028	270,816	240,153	-	-	-	-	1,434,568	1,434,568
163,159	5,000	26,440	20,250	-	-	-	-	214,849	214,849
908,641	789,066	659,398	340,542	260	-	-	-	2,697,907	2,697,907
527,158	325,635	362,640	138,897	240	-	-	-	1,354,570	1,354,570
12,500	86,191	255,299	126,792	-	-	-	-	480,782	480,782
368,983	377,240	41,459	74,853	20	-	-	-	862,555	862,555
600	-	6,475	500	-	-	-	-	7,575	7,575
5,575,726	7,535,762	2,813,310	22,152,688	260	-	-	-	38,177,746	38,177,746

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign		1,014	1,014		1,219	1,219		1,277	1,277
	Govt.		11,750	11,750		13,091	13,091		13,689	13,689
	NFPSEs		4,350	4,350		5,167	5,167		7,147	7,147
	NBFCs & Fin Aux.		5,219	5,219		3,079	3,079		2,130	2,130
	Private Sector		7,274	7,274		8,705	8,705		9,635	9,635
	Trust Fund		1,347	1,347		1,556	1,556		1,595	1,595
	Personal		2,401	2,401		2,692	2,692		2,698	2,698
	Others		1	1		10	10		8	8
	Total	-	33,357	33,357		35,519	35,519		38,178	38,178
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign		1,014	1,014	-	1,219	1,219	-	1,277	1,277
	Govt.		8,695	8,695	-	10,036	10,036	-	10,634	10,634
	NFPSEs		4,350	4,350	-	5,167	5,167	-	7,147	7,147
	NBFCs & Fin Aux.		5,219	5,219	-	3,079	3,079	-	1,880	1,880
	Private Sector		6,639	6,639	-	6,524	6,524	-	8,499	8,499
	Trust Fund		1,025	1,025	-	1,217	1,217	-	1,357	1,357
	Personal		2,401	2,401	-	2,692	2,692	-	2,698	2,698
	Others		1	1	-	10	10	-	8	8
	Total	-	29,345	29,345	-	29,944	29,944	-	33,500	33,500
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign									
	Govt.		3,055	3,055	-	3,055	3,055	-	3,055	3,055
	NFPSEs				-			-		
	NBFCs & Fin Aux.				-			-	250	250
	Private Sector		635	635	-	2,180	2,180	-	1,136	1,136
	Trust Fund		322	322	-	339	339	-	237	237
	Personal				-			-		
	Others				-			-		
	Total	-	4,012	4,012	-	5,574	5,574	-	4,678	4,678

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-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.)	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	18	280	24	280	16	708
100,000 to 200,000	10	1,262	6	767	3	370
200,000 to 300,000	12	2,785	13	3,132	13	3,242
300,000 to 400,000	8	2,635	5	1,663	6	1,912
400,000 to 500,000	3	1,267	10	4,408	8	3,675
500,000 to 600,000	14	7,123	16	8,155	10	5,322
600,000 to 700,000	8	4,926	6	3,745	5	3,176
700,000 to 800,000	5	3,605	5	3,633	3	2,241
800,000 to 900,000	4	3,229	6	4,986	4	3,408
900,000 to 1,000,000	1	949	4	3,812	32	31,396
1,000,000 to 2,000,000	59	73,405	88	112,490	66	95,095
2,000,000 to 3,000,000	40	95,189	42	93,786	34	83,126
3,000,000 to 4,000,000	25	84,922	23	78,484	19	66,407
4,000,000 to 5,000,000	15	66,794	20	86,851	17	76,747
5,000,000 to 6,000,000	33	177,335	26	138,549	19	100,736
6,000,000 to 7,000,000	12	76,115	18	114,640	21	138,246
7,000,000 to 8,000,000	6	43,341	8	59,355	12	90,700
8,000,000 to 9,000,000	10	84,027	9	74,612	6	51,156
9,000,000 to 10,000,000	10	93,812	15	145,115	16	155,927
10,000,000 to 100,000,000	137	4,654,386	147	4,591,327	170	5,425,297
100,000,000 & Over	68	27,879,232	83	29,988,817	95	31,838,859
Total	498	33,356,619	574	35,518,607	575	38,177,746

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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Mar-23		Jun-23		Sep-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:	7	1,036,435	8	1,714,907	4	250,521
A. Quoted on the Stock Exchange:	2	9,054	2	8,954	2	8,854
1. To Stock Brokers and Dealers:	1	1,700	1	1,600	1	1,500
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	1,700	1	1,600	1	1,500
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:	5	1,027,381	6	1,705,953	2	241,667
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:	5	1,027,381	6	1,705,953	2	241,667
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	1,027,381	6	1,705,953	2	241,667
III. Merchandise	43	5,775,661	39	5,587,126	39	5,439,931
A. Food Items:	4	800,000	4	840,900	6	840,900
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	1	250,000	3	340,900	4	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	3	550,000	1	500,000	2	500,000
(a) Indigenous	3	550,000	1	500,000	2	500,000
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13	555,311	11	430,924	7	510,972
1. Cotton Raw:	8	276,903	7	175,000	1	13,081
(a) Indigenous	8	276,903	7	175,000	1	13,081
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	3	15,250	1	3,000	1	3,000
(a) Indigenous	3	15,250	1	3,000	1	3,000
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Mar-23		Jun-23		Sep-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:	2	263,158	3	252,924	5	494,891
(a) Indigenous	2	263,158	3	252,924	5	494,891
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	26	4,420,350	24	4,315,302	26	4,088,059
1. Cotton Textiles:	-	-	2	500,000	2	500,000
(a) Indigenous	-	-	2	500,000	2	500,000
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	2,993,139	17	2,858,271	17	2,655,924
(a) Indigenous	1	162,390	2	100,189	2	113,038
(b) Imported	16	2,830,749	15	2,758,082	15	2,542,886
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	200,000	1	200,000	1	200,000
12. Other Finished Goods:	8	1,227,211	4	757,031	6	732,135
(a) Indigenous	5	1,174,896	3	702,604	3	677,708
(b) Imported	3	52,315	1	54,427	3	54,427
IV. Fixed Assets Including Machinery	1,725	95,907,901	1,468	99,405,052	1,748	94,173,398
A. Transport Equipment	365	786,239	361	811,473	460	777,327
B. Furniture & Fixtures	5	1,431,182	5	1,093,182	4	938,182
C. Office Equipment	4	173,451	1	22,647	1	21,890
D. Other Machinery & Equipment	1,351	93,517,029	1,101	97,477,750	1,283	92,435,999
V. Real Estate	35,923	43,976,312	35,128	42,957,285	34,606	41,496,294
A. Land	135	13,606,727	139	13,553,039	121	12,733,786
1. Residential	2	71,500	43	1,820,398	11	1,349,957
(a) House	2	71,500	43	1,820,398	10	210,516
(b) Flat	-	-	-	-	1	1,139,441
2. Non-Residential	133	13,535,227	96	11,732,641	110	11,383,829
(a) Commercial	19	687,102	1	138,000	9	223,450
(b) Industrial	32	3,566,654	20	2,517,444	22	2,447,930
c) Agriculture	55	5798535	47	5577571	52	5,277,822
(c) Others	27	3,482,936	28	3,499,626	27	3,434,627
B. Buildings:	35,788	30,369,585	34,989	29,404,246	34,485	28,762,508
1. Residential	35,632	20,748,909	34,843	19,938,548	34,344	19,618,331
(a) House	35,325	19,700,114	34,539	18,933,167	29,902	17,727,532
(b) Flat	307	1,048,795	304	1,005,381	4,442	1,890,799
2. Non-Residential	156	9,620,676	146	9,465,698	141	9,144,177
(a) Commercial	84	7,392,617	78	7,267,327	79	6,740,466
(b) Industrial	11	1,677,792	12	1,661,266	12	1,637,442
c) Agriculture	60	550267	56	537105	50	766,269
(c) Others	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	208	19,809,743	214	18,473,777	244	18,394,548
A. Other Secured Advances	172	14,753,310	172	13,657,453	202	14,111,487
1. Receivables	1	133,333	1	133,333	1	88,889
2. Employees Benefits	52	14,275	51	15,664	76	39,938
3. Others	119	14,605,702	120	13,508,456	125	13,982,660
B. Advances Secured by Guarantee(s)	36	5,056,433	42	4,816,324	42	4,283,061
1. Institutional Guarantee(s)	5	4,678,241	5	4,415,741	5	4,153,241
2. Individual Guarantee(s)	31	378,192	37	400,583	37	129,820
VIII. Unsecured Advances	577	572,765	619	795,312	599	620,226
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	522	58,747	559	61,727	540	121,303
3. Others	55	514,018	60	733,585	59	498,923
Total	38,483	167,078,817	37,476	168,933,459	37,241	160,374,918

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-23		Jun-23		Sep-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	38,483	167,078,817	37,476	168,933,459	37,241	160,374,918
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	4,678,241	5	4,415,741	5	4,153,241
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,678,241	5	4,415,741	5	4,153,241
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	15	2,414,616	9	2,105,952	11	1,801,508
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,425,000	2	1,087,500	2	937,500
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	6	286,122	2	269,958	1	119,958
Other NBFIs	7	703,494	5	748,494	8	744,050
IV. PRIVATE SECTOR (BUSINESS)	1,819	138,399,525	1,632	141,201,546	1,826	133,986,000
A. Agriculture, forestry and fishing	74	1,907,942	53	1,709,840	54	1,739,922
1. Crop and animal production, hunting and related service activities	74	1,907,942	53	1,709,840	54	1,739,922
Growing of Wheat, Rice, Sugar Cane & Cotton	7	55,625	16	116,259	20	135,079
Growing of tropical, subtropical, pome and stone fruits & vegetables	2	62,750	13	117,570	10	106,262
Growing of other fruits, vegetables and crops	1	10,000	8	56,503	7	55,250
Raising of livestock and other related activities	6	1,394,759	11	1,385,508	11	1,384,581
Other agricultural support activities	58	384,808	5	34,000	6	58,750
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	25	3,435,837	27	6,530,028	26	2,409,102
05 - Mining of coal and lignite	2	1,250,000	3	4,000,000	2	20,000
06 - Extraction of crude petroleum and natural gas	23	2,185,837	24	2,530,028	24	2,389,102
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,301	91,948,174	1,150	92,648,071	1,302	90,311,050
10 - Manufacture of food products	283	19,283,949	254	18,263,980	296	17,768,611
11 - Manufacture of beverages	1	180,000	1	180,000	1	180,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	449	29,672,520	402	30,368,420	443	30,724,991
Preparation and spinning of textile fibres	134	8,613,158	112	8,624,076	124	8,330,003
Weaving of textiles	76	5,319,486	67	5,182,139	74	5,084,279
Finishing of textiles	46	4,577,741	48	5,228,165	48	5,291,386
Manufacture of knitted and crocheted fabrics	3	126,121	3	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	177	10,632,384	164	10,806,779	187	11,558,820
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	13	403,630	8	401,140	7	334,382
14 - Manufacture of wearing apparel	108	4,714,492	62	5,099,473	110	4,890,413
15 - Manufacture of leather and related products	4	86,672	3	85,641	3	80,191

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1	80,000	1	80,000	1	75,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	3	6,672	2	5,641	2	5,191
a. Leather wear	3	6,672	2	5,641	2	5,191
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	12,561	1	2,999	1	2,599
17 - Manufacture of paper and paper products	13	416,963	17	971,155	18	661,003
18 - Printing and reproduction of recorded media	67	824,685	66	954,695	60	706,998
Printing and other service activities related to printing	67	824,685	66	954,695	60	706,998
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	736,875	3	736,875	3	624,375
20 - Manufacture of chemicals and chemical products	133	7,782,199	111	7,912,196	140	7,858,813
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	24	3,891,407	28	4,877,050	26	4,649,646
22 - Manufacture of rubber and plastics products	62	4,105,855	53	4,195,859	53	4,086,831
23 - Manufacture of other non-metallic mineral products	23	4,132,311	21	4,106,315	21	3,979,759
24 - Manufacture of basic metals	56	7,365,305	54	6,504,942	51	6,086,045
25 - Manufacture of fabricated metal products, except machinery and equipment	15	968,647	15	1,028,171	24	1,008,219
26 - Manufacture of computer, electronic and optical products	8	2,766,896	6	2,678,871	6	2,528,508
27 - Manufacture of electrical equipment	22	3,468,745	21	3,150,673	22	2,982,839
28 - Manufacture of machinery and equipment	-	-	1	5,000	1	4,750
29 - Manufacture of motor vehicles, trailers and semi-trailers	14	861,669	17	840,935	11	828,864
30 - Manufacture of other transport equipment	3	574,586	3	574,586	3	566,280
31 - Manufacture of furniture	2	20,000	6	40,000	4	30,000
32 - Other manufacturing	6	77,487	3	66,160	3	57,515
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	1	41,667	1	41,667	1	33,333
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	15,820	1	4,493	1	4,182
33 - Repair and installation of machinery and equipment	2	4,350	2	4,075	2	3,800
D. Electricity, gas, steam and air conditioning supply	152	26,265,604	155	24,037,488	182	23,784,626
Electric power generation, transmission and distribution	146	24,973,776	150	22,768,813	177	22,648,655
a) Hydal	5	269,333	5	248,000	4	232,000
b) Thermal	30	5,925,958	21	4,081,446	28	4,103,830
c) Coal Based	19	10,925,567	23	12,415,768	25	12,298,061
d) Wind	34	2,532,375	34	2,464,543	33	2,373,653
e) Solar	39	781,889	50	793,933	71	892,679
f) Other	19	4,538,654	17	2,765,123	16	2,748,432
Manufacture of gas; distribution of gaseous fuels through mains	6	1,291,828	5	1,268,675	5	1,135,971
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	51	2,627,308	35	2,271,632	28	2,059,426
41 - Construction of buildings	10	710,406	8	619,075	7	599,700
42 - Civil engineering	41	1,916,902	24	1,590,243	18	1,400,252
43 - Specialized construction activities	-	-	3	62,314	3	59,474

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	45	1,866,142	63	2,145,279	78	2,076,252
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	234,375	2	235,049	2	242,812
46 - Wholesale trade, except of motor vehicles and motorcycles	21	93,688	20	110,789	24	103,140
47 - Retail trade, except of motor vehicles and motorcycles	23	1,538,079	41	1,799,441	52	1,730,300
H. Transportation and storage	29	1,136,002	24	1,107,085	27	1,055,617
49 - Land transport and transport via pipelines	24	370,696	21	364,185	21	335,226
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	5	765,306	3	742,900	6	720,391
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	15	2,648,215	24	2,601,619	26	2,529,291
55 - Accommodation	5	2,607,753	8	2,524,431	9	2,456,163
56 - Food and beverage service activities	10	40,462	16	77,188	17	73,128
J. Information and communication	31	3,605,164	32	4,928,162	33	4,809,296
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	72,211	4	70,764	4	67,365
60 - Programming and broadcasting activities	1	80,000	2	88,383	2	87,966
61 - Telecommunications	14	3,008,645	13	4,346,199	13	4,261,436
62 - Computer programming, consultancy and related activities	8	329,859	8	307,827	9	281,588
63 - Information service activities	6	114,449	5	114,989	5	110,941
K. Real estate activities	7	1,025,440	4	1,006,690	5	1,006,690
L. Professional, scientific and technical activities	2	35,705	2	28,807	2	26,287
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	15,249	1	10,000	1	10,000
71 - Architectural and engineering activities; technical testing and analysis	1	20,456	1	18,807	1	16,287
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	93,357	4	97,834	3	88,014
77 - Rental and leasing activities	-	-	1	750	1	608
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	4,904	-	-
82 - Office administrative, office support and other business support activities	2	93,357	2	92,180	2	87,406
N. Education	32	1,230,910	31	1,218,882	30	1,112,634
O. Human health and social work activities	48	552,749	24	852,386	27	961,446
86 - Human health activities	48	552,749	23	552,386	26	661,446
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	1	300,000	1	300,000
P. Arts, entertainment and recreation	1	720	-	-	-	-
Q. Other service activities	4	20,256	4	17,743	3	16,347
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	10,000	1	7,500	1	5,000
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	10,000	1	7,500	1	5,000
VI. PERSONAL	36,627	19,889,582	35,813	19,354,197	35,396	18,814,515
A. Bank Employees	1,102	1,761,268	1,147	1,850,719	1,355	1,868,757
1) For house building	412	1,432,584	416	1,462,404	517	1,425,675
2) For transport i.e. purchase of car etc.	332	200,147	334	247,559	437	289,346
3) Other purposes	358	128,537	397	140,756	401	153,736
B. Consumer Financing	35,524	18,127,650	34,665	17,502,814	34,040	16,945,094
1) For house building	35,156	18,113,094	34,352	17,488,603	33,727	16,930,883
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	23	333	23	333
5) Personal loans	283	13,629	289	13,629	289	13,629
C) Other	1	664	1	664	1	664
VII. OTHER	16	1,686,853	16	1,848,523	2	1,614,654
Total	38,483	167,078,817	37,476	168,933,459	37,241	160,374,918

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Mar-23	Jun-23	Sep-23
0.00	15,032,404	15,467,435	15,693,754
1.00	-	-	-
2.00	-	-	-
3.00	8,556,567	7,641,601	7,776,820
4.00	10,706,180	10,910,799	10,505,479
5.00	13,005,829	10,958,857	10,627,939
6.00	3,888,010	3,532,336	3,828,256
7.00	4,010,240	3,583,204	3,477,741
8.00	1,254,019	1,254,017	1,253,961
9.00	246,017	522,768	522,768
10.00	641,581	643,240	612,649
11.00	14,332	8,849	8,431
12.00	2,359,120	2,259,486	2,157,488
13.00	1,445,096	1,423,444	1,365,879
14.00	4,018	1,310	324
15.00	1,047	612	389
16.00	67,342	58,060	53,223
17.00	2,158,313	153,818	223,556
18.00	5,929,355	688,663	3,139
19.00	9,955,220	1,630,707	578,420
20.00	16,237,832	5,016,670	662,521
21.00	15,045,993	3,417,149	2,237,951
22.00	13,419,000	884,369	260,451
23.00	17,415,181	23,155,940	2,529,293
24.00	16,366,613	43,422,933	33,809,312
25.00 & above	9,319,508	32,297,192	62,185,174
Total	167,078,817	168,933,459	160,374,918

*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.

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

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,678	4,678	-	4,416	4,416	-	4,153	4,153
	NBFCs & Fin Aux.	-	2,415	2,415	-	2,106	2,106	-	1,802	1,802
	Private Sector	43	138,357	138,400	67	141,134	141,202	87	133,899	133,986
	Trust Fund	-	10	10	-	8	8	-	5	5
	Personal	18,760	1,129	19,890	18,183	1,171	19,354	17,686	1,129	18,815
	Others	-	1,687	1,687	-	1,849	1,849	-	1,615	1,615
	Total	18,803	148,276	167,079	18,251	150,683	168,933	17,773	142,602	160,375
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	13	-	13	35	-	35	52	-	52
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,948	-	8,948	8,647	-	8,647	8,433	-	8,433
	Others	-	-	-	-	-	-	-	-	-
	Total	8,961	-	8,961	8,682	-	8,682	8,485	-	8,485
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,553	3,553	-	3,366	3,366	-	3,178	3,178
	NBFCs & Fin Aux.	-	2,281	2,281	-	1,973	1,973	-	1,713	1,713
	Private Sector	18	111,206	111,225	18	112,062	112,080	20	106,922	106,942
	Trust Fund	-	10	10	-	8	8	-	5	5
	Personal	5,846	952	6,798	5,703	979	6,681	5,531	920	6,451
	Others	-	1,687	1,687	-	1,849	1,849	-	1,615	1,615
	Total	5,864	119,690	125,554	5,721	120,235	125,956	5,551	114,352	119,903
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,789	-	1,789	1,713	-	1,713	1,690	-	1,690
	Others	-	-	-	-	-	-	-	-	-
	Total	1,789	-	1,789	1,713	-	1,713	1,690	-	1,690
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	103	-	103	99	-	99	93	-	93
	Others	-	-	-	-	-	-	-	-	-
	Total	103	-	103	99	-	99	93	-	93
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,125	1,125	-	1,050	1,050	-	975	975
	NBFCs & Fin Aux.	-	133	133	-	133	133	-	89	89
	Private Sector	11	27,150	27,161	14	29,072	29,087	15	26,977	26,992
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	735	178	913	704	192	896	635	209	844
	Others	-	-	-	-	-	-	-	-	-
	Total	746	28,586	29,333	718	30,448	31,166	650	28,250	28,900

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

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,268	-	1,268	1,248	-	1,248	1,236	-	1,236
	Others	-	-	-	-	-	-	-	-	-
	Total	1,268	-	1,268	1,248	-	1,248	1,236	-	1,236
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	70	-	70	70	-	70	67	-	67
	Others	-	-	-	-	-	-	-	-	-
	Total	70	-	70	70	-	70	67	-	67

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	247	468	261	461	476	489
5,000 to 10,000	358	2,369	304	2,100	306	2,119
10,000 to 20,000	1,905	29,124	1,898	29,083	1,903	29,080
20,000 to 25,000	2,079	44,733	2,061	44,329	2,066	44,441
25,000 to 30,000	605	16,458	606	16,462	600	16,300
30,000 to 40,000	2,044	69,273	2,022	68,493	2,003	67,845
40,000 to 50,000	2,862	123,049	2,876	123,417	2,860	122,766
50,000 to 60,000	2,507	136,799	2,467	134,591	2,429	132,480
60,000 to 70,000	4,412	268,337	4,326	262,955	4,330	263,372
70,000 to 80,000	1,246	92,708	1,239	92,053	1,230	91,467
80,000 to 90,000	1,229	103,272	1,208	101,580	1,214	102,034
90,000 to 100,000	1,123	106,093	1,109	104,746	1,108	104,707
100,000 to 200,000	4,669	634,407	4,549	616,592	4,410	596,854
200,000 to 300,000	1,743	425,300	1,595	387,387	1,559	378,706
300,000 to 400,000	1,087	382,149	1,119	390,953	1,011	353,584
400,000 to 500,000	907	403,315	840	374,114	814	361,784
500,000 to 600,000	596	327,026	522	286,246	514	282,336
600,000 to 700,000	541	351,105	531	344,410	524	340,062
700,000 to 800,000	509	381,087	520	389,389	478	357,335
800,000 to 900,000	519	439,510	477	404,254	440	373,525
900,000 to 1,000,000	426	404,616	385	365,589	365	346,491
1,000,000 to 2,000,000	2,509	3,673,860	2,467	3,641,179	2,432	3,594,775
2,000,000 to 3,000,000	1,275	3,098,974	1,232	3,003,108	1,240	3,035,930
3,000,000 to 4,000,000	650	2,260,351	623	2,173,156	633	2,203,309
4,000,000 to 5,000,000	410	1,847,060	413	1,859,520	406	1,825,803
5,000,000 to 6,000,000	341	1,865,061	296	1,624,613	309	1,693,400
6,000,000 to 7,000,000	120	778,607	128	837,576	120	779,759
7,000,000 to 8,000,000	87	657,556	98	738,021	97	729,442
8,000,000 to 9,000,000	102	867,999	101	861,529	108	915,544
9,000,000 to 10,000,000	128	1,225,535	119	1,140,493	146	1,415,529
10,000,000 to 100,000,000	831	27,128,026	646	25,365,941	710	24,421,634
100,000,000 & Over	416	118,934,590	438	123,149,118	400	115,392,016
Total	38,483	167,078,817	37,476	168,933,459	37,241	160,374,918

*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	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,305,124,449	1,350,180,786	1,319,372,559	2,830,983,068	2,953,886,148	2,862,556,194	2,180,068,727	2,265,507,355	2,224,572,361
1) Treasury Bills	732,603,747	767,463,360	738,656,645	2,157,514,105	2,257,154,000	2,173,204,042	1,643,911,238	1,719,235,655	1,667,868,739
2) Pakistan Investment Bonds (PIBs)	572,520,702	582,717,426	580,715,914	673,468,963	696,732,148	689,352,152	536,157,489	546,271,700	556,703,622
a. Fixed Rate	147,806,790	150,020,126	145,172,504	148,431,808	149,973,948	148,146,927	132,475,047	134,598,300	132,258,163
b. Floating Rate	424,713,912	432,697,300	435,543,410	525,037,155	546,758,200	541,205,225	403,682,442	411,673,400	424,445,459
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	19,293,874	25,462,795	52,074,970	18,804,082	24,932,487	54,620,029	17,918,126	28,670,489	58,674,549
1) Quoted On The Stock Exchange	14,139,807	13,357,698	46,332,506	12,740,579	11,917,954	47,717,891	11,909,306	11,580,113	51,736,694
of which:									
Financial Institutions	1,563,200	1,100,760	1,422,016	1,594,996	1,105,942	1,415,617	1,597,300	1,104,463	1,431,514
NFPSEs	699,980	242,681	523,478	655,993	262,773	492,390	544,980	170,658	463,587
Private Sector	6,919,563	4,806,984	6,694,726	5,898,244	3,693,207	5,878,979	4,760,685	2,892,371	5,497,340
2) Unquoted On The Stock Exchange	5,154,067	12,105,097	5,742,464	6,063,503	13,014,533	6,902,138	6,008,820	17,090,376	6,937,855
of which:									
Financial Institutions	1,454,420	8,407,931	2,496,282	1,465,484	8,418,995	2,508,371	1,551,236	12,635,273	2,675,338
NFPSEs	150,000	150,000	100,000	150,000	150,000	100,000	150,000	150,000	100,000
Private Sector	3,549,647	3,547,166	3,146,182	4,448,019	4,445,538	4,293,767	4,307,584	4,305,103	4,162,517
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,665	6,366	6,366	37,953	6,366	6,366	37,953
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	24,970,017	25,004,105	26,753,262	24,702,077	24,648,187	26,521,054	23,817,333	23,834,020	25,757,495
IX. MUTUAL FUNDS	687,707	695,928	891,488	670,963	721,012	863,237	670,936	725,482	873,589
X. OTHERS	96,819	100,000	96,819	213,004	213,004	213,004	213,004	213,004	213,004
XI. Islamic Banking Products - Investments	12,202,056	10,978,829	11,239,562	10,755,498	10,627,155	10,942,384	10,846,360	10,839,085	11,082,757
a. Government Islamic Securities	1,500,000	1,503,000	1,503,000	-	-	-	-	-	-
1. GOP Ijara Sukuk	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	10,580,973	9,354,746	9,615,479	10,305,954	10,177,611	10,492,840	10,371,597	10,364,322	10,607,994
1) Diminishing Musharaka Sukuk	6,687,386	6,675,518	6,832,596	7,010,694	6,988,948	7,207,382	6,694,033	6,684,781	6,894,078
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	614,359	600,000	614,359	614,359	600,000	603,041	598,023	600,000	598,023
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	3,279,228	2,079,228	2,168,524	2,680,901	2,588,663	2,682,417	3,079,541	3,079,541	3,115,893
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	121,083	121,083	121,083	449,544	449,544	449,544	474,763	474,763	474,763
Total	1,362,403,788	1,412,451,309	1,410,466,325	2,886,157,558	3,015,056,859	2,955,753,855	2,233,563,352	2,329,818,301	2,321,211,708