

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	805,248,303	779,374,599	844,817,403
I. Currency and Deposits	81,947,823	81,936,006	85,759,544
1. Currency	9,641,415	8,846,807	11,097,506
2. Transferable Deposits	62,144,120	56,257,899	68,245,593
3. Restricted/ compulsory deposits	5,659,392	374,711	372,001
4 Other Deposits	4,502,896	16,456,589	6,044,445
II. Securities (other than shares)	225,642,426	137,929,465	164,016,631
1. Short-term	143,968,239	48,913,702	96,415,332
2. Long-term	81,674,187	89,015,763	67,601,299
III. Loans extended (Advances)¹	419,049,741	466,691,036	492,120,518
1. Short-term	269,906,846	305,153,702	327,409,346
A) Money at call	-	1,113,902	1,474,522
B) Reverse Repo	4,893,064	5,725,697	15,307,713
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	265,013,782	298,314,103	310,627,111
2. Long-term	149,142,895	161,537,334	164,711,172
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	145,136	153,957	134,682
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	27,486,313	35,730,912	43,851,665
1. Trade credit and advances	21,219	74,239	12,972
2. Others	27,465,094	35,656,673	43,838,693
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	84	46,069	16,081
D) Miscellaneous assets residents sector	27,465,010	35,610,604	43,822,612
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	50,976,864	56,933,223	58,934,363
1. Produced assets	49,358,551	54,704,503	57,037,461
A) Tangible fixed assets	39,565,717	43,799,093	45,670,897
a) Dwellings	2,394,867	2,554,500	1,905,390
i) Building on freehold land	-	-	-
ii) Building on leasehold land	2,394,867	2,554,500	1,905,390
b) Other buildings and structures	6,917,314	10,067,868	9,570,777
i) Building on freehold land	-	918,060	918,060
ii) Building on leasehold land	6,917,314	9,149,808	8,652,717
c) Machinery and equipment	22,639,158	23,952,587	26,727,243
i) Transport equipment	1,685,728	1,746,609	1,871,115
ii) Furniture & Fixtures	3,419,347	2,827,066	3,774,176
iii) Office equipment	12,326,439	12,402,445	13,848,417
iv) Other machinery & equipment	5,207,644	6,976,467	7,233,536
d) Other tangible fixed assets n.e.s	7,614,378	7,224,138	7,467,487
B) Intangible fixed assets	9,792,834	10,905,410	11,366,563
a) Computer software	8,554,775	9,556,271	10,020,088
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,238,059	1,349,139	1,346,475
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	946,284	1,879,949	1,639,005
A) Tangible non-produced assets	919,446	1,857,690	1,616,746
a) Land	169,989	343,470	343,470
i) Land underlying Buildings and structures	169,989	343,470	343,470
1. Freehold land	169,989	343,470	343,470
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	749,457	1,514,220	1,273,276
B) Intangible non-produced assets	26,838	22,259	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	26,838	22,259	22,259
3. Capital work in progress	672,029	348,771	257,897

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	805,248,303	779,374,599	844,817,405
I. Deposits²	521,991,600	545,972,489	607,812,557
1. Transferable Deposits	396,049,123	344,245,296	359,038,429
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	125,942,477	201,727,193	248,774,128
II. Securities (other than shares bonds/ debentures etc.)	9,104,097	8,032,658	8,672,778
1. Short-term	-	-	-
2. Long-term	9,104,097	8,032,658	8,672,778
III. Loans (Borrowings)	141,808,938	71,501,372	64,991,158
1. Short-term	12,075,929	7,410,772	8,607,891
A) Money at call	1,473,461	-	-
B) Repurchase agreements (Repo)	-	992,532	-
C) Other short-term borrowings	10,602,468	6,418,240	8,607,891
2. Long-term borrowings	129,733,009	64,090,600	56,383,267
IV. Financial Derivatives	-	-	-
V. Other accounts payable	87,617,045	111,211,377	125,957,129
1. Provision for losses	22,333,700	29,626,935	33,577,094
A) Provision for loan losses-Specific	18,359,595	25,842,413	32,573,009
B) Provision for loan losses-General	3,974,105	3,784,522	1,004,085
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	26,747,565	31,190,347	32,567,363
3. Other accounts payable to other resident Sectors	38,535,780	50,394,095	59,812,672
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	168,185	187,974	171,280
D) Miscellaneous liability items	38,367,595	50,206,121	59,641,392
a) Suspense account	-	2,051	676
b) Provision for expected costs	3,498,304	1,431,909	1,922,807
c) Deferred tax liabilities	-	-	-
d) Accrued wages	402,074	355,062	434,134
e) Accrued rent	-	74	293
f) Accrued taxes	971,564	550,454	564,767
g) Other miscellaneous liability items	33,495,653	47,866,571	56,718,715
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	44,726,623	42,656,704	37,383,643
1. Quoted	4,289,850	13,003,447	13,003,447
2. Non quoted	34,489,900	24,312,407	26,959,107
3. Investment fund shares	-	-	-
4. Retained earnings	(27,510,211)	(48,939,110)	(52,133,190)
5. Current year result	(15,682,043)	(3,229,137)	(8,128,265)
6. General and special reserve	49,544,824	57,224,212	57,375,180
7. Valuation adjustments	(405,697)	284,885	307,364

Notes:

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

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

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
A. Mark-Up/Return/Interest Earned	48,122,270	54,420,089	59,574,956
1. Loans and advances	26,333,926	30,160,557	34,574,417
2. Investments	4,893,208	8,503,960	8,205,017
3. Lendings to financial institutions	311,732	207,176	414,074
4. Balances with banks	2,239,324	2,281,204	1,262,282
5. Income from inter-office lending	14,320,185	12,919,976	15,007,713
6. Other	23,895	347,216	111,453
B. Mark-Up/Return/Interest Expensed	31,091,585	38,717,705	40,995,991
1. Deposits	13,670,823	20,950,387	22,365,392
2. Borrowings	2,330,420	3,671,413	2,719,658
3. Subordinated debt	444,263	660,725	680,375
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	320,833	181,945	203,464
6. Expense on inter-office borrowing	14,320,185	12,919,976	15,007,713
7. Other	5,062	333,259	19,389
I. Net Mark-Up/Return/Interest Income (A - B)	17,030,685	15,702,383	18,578,965
C. Non Mark-Up/Return/Interest Income	6,840,839	9,213,737	10,216,636
1. Fee & Commission Income	3,741,798	5,983,557	6,807,999
i. Branch banking customer fees	913,008	1,629,481	787,551
ii. Consumer finance related fees	215,892	203,807	1,390,865
iii. Card related fees (debit and credit cards)	85,439	87,924	106,015
iv. Credit related fees	574,627	751,321	720,241
v. Investment banking fee	-	-	-
vi. Commission on trade	192	234	233
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	4,214	5,087	6,334
ix. Commission on remittances including home remittances	802	435	212
x. Commission on utility bills	82	581,754	432
xi. Commission income - Bancassurance	20,550	2,063	2,622
xii. Rent on lockers	323	644	294
xiii. Commission on investments services	-	-	-
xiv. Other Commission	1,926,669	2,720,807	3,793,200
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(5,517)	7,659	2,856
i. Realised	1,124	3,104	1,239
ii. Unrealised - held for trading	(6,641)	4,555	1,617
6. Other Income	3,104,558	3,222,521	3,405,781
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	73,018	(3,552)	37,723
iii. Loss on termination of lease liability against right of use assets	51,164	17,458	61,885
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	2,980,376	3,208,615	3,306,173
II. Total Income (I + C)	23,871,524	24,916,120	28,795,601

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jul-Sep 2023 R	Oct-Dec 2023 R
D. Non Mark-UP/Return/Interest Expenses	21,640,308	24,010,589	26,691,302
1. Operating expenses	21,563,851	23,926,285	26,661,221
i. Total compensation expense	5,872,724	6,555,165	7,415,990
ii. Property expense	3,785,404	5,249,970	5,389,538
a. Rent and taxes	73,538	324,173	411,931
b. Insurance	387,691	547,528	589,743
c. Utilities cost	397,254	730,299	601,999
d. Lease rental	324,293	70,129	117,917
e. Fuel expense generators	146,616	120,709	148,639
f. Security (including guards)	380,693	414,005	538,874
g. Repair and maintenance (including janitorial charges)	555,984	1,134,641	1,126,628
h. Depreciation on right-of-use assets	248,600	398,496	720,832
i. Depreciation	1,270,735	1,509,991	1,132,975
iii. Information technology expenses	1,069,189	833,981	655,924
iv. Other operating expenses	10,836,535	11,287,169	13,199,769
2. Workers welfare fund	60,008	71,803	4,940
3. Other charges	16,449	12,501	25,141
i. Penalties imposed by State Bank of Pakistan	15,397	12,417	10,262
ii. Penalties imposed by other regulatory bodies (to be specified)	10	-	-
iii. Others (to be specified, if material)	1,042	84	14,879
III. Profit before provisions (II - D)	2,231,215	905,531	2,104,299
E. Provisions / (reversals) and write offs - net	8,807,486	1,984,259	6,289,772
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	8,856,303	1,999,750	7,609,360
4. (Reversals) / provisions against off balance sheet items	-	-	-
5. Reversals against other assets	70,150	248,845	5,400
6. Recovery of written off / charged off bad debts	(118,967)	(264,336)	(1,324,988)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(6,576,270)	(1,078,727)	(4,185,473)
G. Taxation	(1,871,654)	(561,055)	(750,225)
1. Current	304,308	634,443	550,659
2. Prior	82,430	-	57,564
3. Deferred	(2,258,392)	(1,195,498)	(1,358,448)
V. Profit After Taxation (IV - G)	(4,704,616)	(517,672)	(3,435,248)
Notes on Human Resources			
Number of Employees*	26,469	27,403	24,376
1. Permanent	19,233	19,711	18,507
a. Male	16,741	17,206	16,170
b. Female	2,492	2,505	2,337
2. Contractual	7,236	7,692	5,869
a. Male	6,376	6,475	5,089
b. Female	860	1,217	780

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks						
Type of Account	(Thousand Rupees)					
	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	88,634,033	120,523,196	98,979,240	134,242,936	104,290,799	154,845,151
II. Call Deposits	1,795	366,567	1,728	862,137	1,649	491,809
III. Other Deposit Accounts	129,047	3,832	111	9,262	162,062	4,219
IV. Saving Deposits	1,947,185	198,859,086	2,990,979	178,626,470	1,199,015	179,819,837
V. Fixed or Term Deposits	94,895	191,302,795	108,729	215,801,950	114,044	254,408,957
1) Less Than Three Months	2,393	7,709,660	1,219	4,981,934	1,321	4,276,992
2) For Three Months and Over but Less Than Six Months	1,953	16,162,609	2,033	9,343,169	2,236	16,142,822
3) For Six Months and Over but Less Than One Year	2,927	15,625,851	5,202	19,853,465	5,092	16,421,342
4) For One Year & Over but Less Than Two Years	34,779	104,273,142	51,681	125,138,328	60,399	160,238,330
5) For Two Years & Over but Less Than Three Years	2,832	4,317,005	3,850	5,817,408	3,847	6,407,200
6) For Three Years & Over but Less Than Four Years	37,591	32,568,431	37,016	44,633,469	34,212	45,422,753
7) For Four Years & Over but Less Than Five Years	206	159,588	42	30,828	27	37,437
8) For Five Years & Over but Less Than Ten Years	12,214	10,486,509	7,686	6,003,349	6,910	5,462,081
9) For Ten Years and Over	-	-	-	-	-	-
Total	90,806,955	511,055,476	102,080,787	529,542,755	105,767,569	589,569,973

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	72,948,123	118,185,691.48	31,295,929	22,047,426.09	12,925	1,675,370.08	33,822	12,936,663.61	104,290,799	154,845,151
II. Call Deposits	1,086	123,835	8	1,751	2	4	553	366,219	1,649	491,809
III. Other Deposit Accounts	69	5	161,950	3,348	3	24	40	843	162,062	4,219
IV. Saving Deposits	919,143	48,054,380	249,137	12,467,016	11,965	8,527,219	18,770	110,771,222	1,199,015	179,819,837
V. Fixed or Term Deposits	71,275	89,947,194	32,834	35,454,509	7,822	19,661,651	2,113	109,345,603	114,044	254,408,957
1) Less Than Three Months	782	844,831	444	967,490	38	46,438	57	2,418,233	1,321	4,276,992
2) For Three Months and Over but Less Than Six Months	1,427	2,600,570	553	1,058,888	147	293,928	109	12,189,435	2,236	16,142,822
3) For Six Months and Over but Less Than One Year	3,091	4,546,101	1,572	2,447,552	296	420,106	133	9,007,584	5,092	16,421,342
4) For One Year & Over but Less Than Two Years	37,649	47,057,570	16,522	17,973,027	4,965	11,556,167	1,263	83,651,566	60,399	160,238,330
5) For Two Years & Over but Less Than Three Years	2,297	3,613,273	1,245	1,333,779	260	835,876	45	624,273	3,847	6,407,200
6) For Three Years & Over but Less Than Four Years	22,416	28,584,551	10,675	10,636,390	898	5,143,029	223	1,058,783	34,212	45,422,753
7) For Four Years & Over but Less Than Five Years	15	20,054	9	2,583	3	14,800	-	-	27	37,437
8) For Five Years and Over but Less Than Ten Years	3,598	2,680,243	1,814	1,034,801	1,215	1,351,308	283	395,730	6,910	5,462,081
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	73,939,696	256,311,105	31,739,858	69,974,050	32,717	29,864,267	55,298	233,420,551	105,767,569	589,569,973

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	511,055,476	529,542,755	154,845,151	491,809	4,219	179,819,837
I. GOVERNMENT	35,936,470	33,167,980	4,726,331	220	-	3,750,229
A. Federal Government	21,741,644	14,036,012	2,053,162	-	-	1,672,788
B. Provincial Governments	14,033,385	18,925,216	2,672,998	100	-	2,043,464
C. Local Bodies	161,441	206,752	171	120	-	33,977
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	729,136	3,241,233	2,484	33	-	1,326,758
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	18	173	1,254	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	1,471	4,149	-	-	-	4,405
Manufacturing	726,166	1,105,752	-	-	-	1,315,512
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	2	2	-	-	-
Others	1,448	2,131,124	1,228	-	-	6,841
III. NON-BANK FINANCIAL INSTITUTIONS	121,598,953	90,423,388	305,851	240	-	75,495,966
Mutual Funds and AMCs	66,112,443	51,220,716	116	-	-	52,067,383
Insurance & Pension Funds	2,867,975	2,295,970	229,332	240	-	1,816,927
MFIs and DFIs	14,797,014	5,321,095	32,666	-	-	6,296,391
Stock Exchange & Brokerage Houses	24,960	11,610	1,007	-	-	1,706
Modarabas	11,703	180,555	38	-	-	10,931
Other NBFIs	37,784,858	31,393,443	42,691	-	-	15,302,628
IV. PRIVATE SECTOR (BUSINESS)	37,980,551	41,280,122	7,422,521	388,759	-	18,133,348
A. Agriculture, forestry and fishing	3,501,296	4,031,883	2,154,421	2	-	1,816,149
1. Crop and animal production, hunting and related service activities	3,117,537	3,609,446	2,154,377	2	-	1,782,979
Growing of Wheat, Rice, Sugar Cane & Cotton	2,152,973	2,315,523	723,283	-	-	1,212,336
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,634	3,588	692	-	-	1,711
Growing of other fruits, vegetables and crops	32,623	53,591	2,025	2	-	6,820
Raising of livestock and other related activities	211,434	315,925	1,305,005	-	-	85,746
Other agricultural support activities	717,874	920,819	123,372	-	-	476,365
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	693	-	-	-	-	-
03 - Fishing and aquaculture	383,066	422,437	44	-	-	33,170
B. Mining and quarrying	15,015	8,024	635	-	-	28,166
05 - Mining of coal and lignite	1	-	27	-	-	-
06 - Extraction of crude petroleum and natural gas	14,003	7,140	154	-	-	28,166
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	21	20	168	-	-	-
09 - Mining support service activities	990	864	286	-	-	-
C. Manufacturing	5,031,071	3,066,404	291,452	214	-	2,852,678
10 - Manufacture of food products	1,494,046	90,114	44,533	-	-	105,920
11 - Manufacture of beverages	2,933	17,317	936	-	-	1,823
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	230,973	465,859	19,988	-	-	479,568
Preparation and spinning of textile fibres	42,821	65,947	7,935	-	-	73,546
Weaving of textiles	29,043	32,124	7,562	-	-	11,261
Finishing of textiles	3,721	294	287	-	-	8,480
Manufacture of knitted and crocheted fabrics	1,020	357	724	-	-	-
Manufacture of made-up textile articles, except apparel	17,210	15,754	2,635	-	-	6,985
Manufacture of carpets and rugs	133,733	345,420	-	-	-	379,205
Manufacture of other textiles n.e.c.	3,424	5,963	845	-	-	91
14 - Manufacture of wearing apparel	186,772	338,383	126,400	-	-	3,987
15 - Manufacture of leather and related products	1,324	1,344	210	-	-	595

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-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
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
20,419,814	16,421,342	160,238,330	6,407,200	45,422,753	37,437	5,462,081	-	254,408,957	589,569,973
2,811,017	3,552,331	19,143,212	159,100	197,218	-	47,000	-	25,909,878	34,386,658
2,507,202	2,031,719	6,989,238	16,000	155,444	-	45,000	-	11,744,604	15,470,554
303,815	1,520,612	12,039,973	115,100	-	-	2,000	-	13,981,500	18,698,062
-	-	114,000	28,000	41,774	-	-	-	183,774	218,042
5,000,000	-	19,624,565	-	-	-	-	-	24,624,565	25,953,840
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	1,254
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	4,405
5,000,000	-	17,500,000	-	-	-	-	-	22,500,000	23,815,512
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	2
-	-	2,124,565	-	-	-	-	-	2,124,565	2,132,634
1,910,300	817,200	6,554,409	125,000	-	-	-	-	9,406,909	85,208,966
-	-	600,000	-	-	-	-	-	600,000	52,667,499
150,000	5,800	524,900	-	-	-	-	-	680,700	2,727,199
-	462,500	561,700	125,000	-	-	-	-	1,149,200	7,478,257
-	-	-	-	-	-	-	-	-	2,714
-	-	67,000	-	-	-	-	-	67,000	77,969
1,760,300	348,900	4,800,809	-	-	-	-	-	6,910,009	22,255,328
2,557,589	5,551,344	10,616,378	552,805	1,025,665	19,537	101,751	-	20,425,070	46,369,698
193,504	121,167	772,674	43,157	208,754	15,000	11,751	-	1,366,007	5,336,580
193,504	121,167	392,674	43,157	183,254	15,000	11,751	-	960,507	4,897,865
17,078	35,163	249,303	33,707	172,034	15,000	11,751	-	534,036	2,469,655
-	1,070	-	-	-	-	-	-	1,070	3,473
-	-	62,650	2,300	850	-	-	-	65,800	74,648
1,867	1,922	59,614	1,950	9,000	-	-	-	74,353	1,465,105
174,559	83,012	21,107	5,200	1,370	-	-	-	285,248	884,985
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	380,000	-	25,500	-	-	-	405,500	438,714
-	-	-	-	-	-	-	-	-	28,801
-	-	-	-	-	-	-	-	-	27
-	-	-	-	-	-	-	-	-	28,320
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	168
-	-	-	-	-	-	-	-	-	286
213,196	490,315	176,610	10,250	5,542	-	-	-	895,913	4,040,256
4,700	7,850	5,550	-	808	-	-	-	18,908	169,361
-	-	1,400	-	-	-	-	-	1,400	4,159
-	-	-	-	-	-	-	-	-	-
-	10,000	17,000	-	-	-	-	-	27,000	526,556
-	-	12,000	-	-	-	-	-	12,000	93,481
-	10,000	5,000	-	-	-	-	-	15,000	33,823
-	-	-	-	-	-	-	-	-	8,766
-	-	-	-	-	-	-	-	-	724
-	-	-	-	-	-	-	-	-	9,620
-	-	-	-	-	-	-	-	-	379,205
-	-	-	-	-	-	-	-	-	937
-	900	4,500	-	-	-	-	-	5,400	135,787
-	-	-	-	-	-	-	-	-	806

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Sep-23	Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	142	80	71	-	-	1
Manufacture of luggage, handbags and the like, saddlery and harness	427	468	9	-	-	476
Manufacture of footwear	755	796	108	-	-	118
a. Leather wear	754	795	131	-	-	118
b. Rubber and Plastic wear	1	1	25	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	809	969	542	-	-	5
17 - Manufacture of paper and paper products	5,280	288	831	-	-	30
18 - Printing and reproduction of recorded media	10,822	5,751	5,346	3	-	2,311
Printing and other service activities related to printing	10,822	5,751	5,343	3	-	2,311
Reproduction of recorded media	-	-	7	-	-	-
19 - Manufacture of coke and refined petroleum products	6,982	1,575	1,555	-	-	143
20 - Manufacture of chemicals and chemical products	2,148,418	1,337,003	2,980	-	-	2,038,517
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,286	4,126	2,261	-	-	62
22 - Manufacture of rubber and plastics products	10,781	13,490	181	-	-	6
23 - Manufacture of other non-metallic mineral products	9,801	31,500	37,322	-	-	489
24 - Manufacture of basic metals	41,571	9,327	2,358	-	-	11,869
25 - Manufacture of fabricated metal products, except machinery and equipment	211	20	1,532	-	-	-
26 - Manufacture of computer, electronic and optical products	10,713	6,945	1,620	-	-	5,885
27 - Manufacture of electrical equipment	3,071	6,984	1,836	200	-	5,451
28 - Manufacture of machinery and equipment	507	516	1,062	-	-	500
29 - Manufacture of motor vehicles, trailers and semi-trailers	179	390	419	-	-	-
30 - Manufacture of other transport equipment	1	540	0	-	-	2
31 - Manufacture of furniture	15,531	4,252	771	-	-	5,587
32 - Other manufacturing	841,990	729,703	32,023	11	-	189,927
Manufacture of jewellery and related articles	32,796	19,556	19,209	-	-	18,147
Manufacture of imitation jewellery and related articles	2,166	714	996	-	-	730
Manufacture of musical instruments	486	34	-	-	-	35
Manufacture of sports goods	2,756	3	2	-	-	-
Manufacture of games and toys	-	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	6,982	3,240	1,016	-	-	397
Manufacture of Handicrafts	3,624	1,662	1,139	-	-	517
Other manufacturing n.e.c.	793,180	704,493	17,065	11	-	170,101
33 - Repair and installation of machinery and equipment	69	7	5,883	-	-	-
D. Electricity, gas, steam and air conditioning supply	32,622	13,866	17,154	-	-	3,372
Electric power generation, transmission and distribution	17,082	13,835	2,123	-	-	3,372
a) Hydal	6,225	3,704	359	-	-	3,368
b) Thermal	-	-	448	-	-	4
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	183	9,391	428	-	-	-
f) Other	10,674	740	888	-	-	0
Manufacture of gas; distribution of gaseous fuels through mains	14,377	26	15,026	-	-	-
Steam and air conditioning supply	1,163	5	5	-	-	-
E. Water supply; sewerage, waste management and remediation activities	17	2,501	226	-	-	-
36 - Water collection, treatment and supply	11	2,461	210	-	-	-
37 - Sewerage	1	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	5	40	15	-	-	-
F. Construction	698,949	907,970	169,864	243,604	-	268,915
41 - Construction of buildings	650,481	808,124	54,834	243,404	-	219,571
42 - Civil engineering	47,287	99,377	114,828	200	-	49,316
43 - Specialized construction activities	1,181	469	212	-	-	29

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-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
-	-	-	-	-	-	-	-	-	72
-	-	-	-	-	-	-	-	-	485
-	-	-	-	-	-	-	-	-	226
-	-	-	-	-	-	-	-	-	249
-	-	-	-	-	-	-	-	-	25
-	-	-	-	-	-	-	-	-	548
-	-	-	-	-	-	-	-	-	861
-	-	-	-	-	-	-	-	-	7,660
-	-	-	-	-	-	-	-	-	7,657
-	-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-	1,698
-	-	15,000	-	-	-	-	-	15,000	2,056,497
-	-	-	-	3,284	-	-	-	3,284	5,607
-	-	-	-	-	-	-	-	-	187
-	-	-	-	-	-	-	-	-	37,811
-	-	-	-	-	-	-	-	-	14,227
-	-	-	-	-	-	-	-	-	1,532
-	-	1,000	-	-	-	-	-	1,000	8,505
-	-	-	-	-	-	-	-	-	7,487
-	-	-	-	-	-	-	-	-	1,562
-	-	-	-	-	-	-	-	-	419
-	-	-	-	-	-	-	-	-	2
-	-	160	-	-	-	-	-	160	6,518
208,496	471,565	132,000	10,250	1,450	-	-	-	823,761	1,045,723
900	600	4,300	2,000	-	-	-	-	7,800	45,156
-	-	-	-	-	-	-	-	-	1,726
-	-	-	-	-	-	-	-	-	35
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
-	-	700	650	250	-	-	-	1,600	3,013
-	-	500	-	900	-	-	-	1,400	3,056
207,596	470,965	126,500	7,600	300	-	-	-	812,961	1,000,138
-	-	-	-	-	-	-	-	-	5,883
-	-	-	100	600	-	278	-	978	21,504
-	-	-	100	600	-	278	-	978	6,473
-	-	-	-	-	-	278	-	278	4,005
-	-	-	-	-	-	-	-	-	452
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	-	700	1,128
-	-	-	-	-	-	-	-	-	889
-	-	-	-	-	-	-	-	-	15,026
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	226
-	-	-	-	-	-	-	-	-	210
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	15
230,000	30,000	8,500	22,500	46,300	-	-	-	337,300	1,019,683
230,000	30,000	6,800	22,500	46,300	-	-	-	335,600	853,408
-	-	1,700	-	-	-	-	-	1,700	166,044
-	-	-	-	-	-	-	-	-	241

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Sep-23	Dec-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	6,666,966	7,674,446	1,592,633	126,892	-	3,139,438
45 - Wholesale and retail trade and repair of motor vehicles and	114,603	79,458	67,965	-	-	81,890
46 - Wholesale trade, except of motor vehicles and motorcycles	3,122,994	3,697,209	518,959	60,492	-	1,885,088
47 - Retail trade, except of motor vehicles and motorcycles	3,429,368	3,897,779	1,005,710	66,400	-	1,172,460
H. Transportation and storage	113,276	78,147	62,099	396	-	26,178
49 - Land transport and transport via pipelines	69,156	36,066	43,568	396	-	13,465
50 - Water transport	-	-	25	-	-	-
51 - Air transport	22,212	7,523	6,912	-	-	-
52 - Warehousing and support activities for transportation	12,105	13,384	1,201	-	-	12,677
53 - Courier activities other than national post activities	9,804	21,174	10,392	-	-	36
I. Accommodation and food service activities	379,464	472,395	24,217	-	-	36,903
55 - Accommodation	362,679	455,658	17,847	-	-	29,863
56 - Food and beverage service activities	16,785	16,737	6,371	-	-	7,040
J. Information and communication	6,121,276	5,936,775	383,824	100	-	4,737,352
58 - Publishing activities	8,207	189,047	4,903	-	-	178
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,019	641	1,331	-	-	6
60 - Programming and broadcasting activities	5	5	5	-	-	-
61 - Telecommunications	5,593,816	4,388,370	208,475	100	-	3,391,473
62 - Computer programming, consultancy and related activities	145,302	319,607	69,137	-	-	265,346
63 - Information service activities	372,927	1,039,105	99,974	-	-	1,080,350
K. Real estate activities	307,782	210,244	33,000	8,900	-	101,601
L. Professional, scientific and technical activities	1,622,199	1,573,457	227,236	8,188	-	562,032
69 - Legal and accounting activities	547,405	466,808	42,443	172	-	258,918
70 - Activities of head offices; management consultancy activities	206,224	218,326	8,667	-	-	184,932
71 - Architectural and engineering activities; technical testing and analysis	113,829	119,207	2,831	8,016	-	40,895
72 - Scientific research and development	6,415	24	11	-	-	7
73 - Advertising and market research	84,518	35,431	11,565	-	-	34,824
74 - Other professional, scientific and technical activities	662,751	733,658	161,717	-	-	42,456
75 - Veterinary activities	1,057	2	2	-	-	-
M. Administrative and support service activities	630,429	740,277	164,281	309	-	166,541
77 - Rental and leasing activities	16,422	33,714	6,442	-	-	2,669
78 - Employment activities	107	156,976	299	-	-	1,584
79 - Travel agency, tour operator, reservation service and related activities	133,451	79,180	23,716	4	-	63,406
80 - Security and investigation activities	56,573	62,363	49,612	-	-	34,219
81 - Services to buildings and landscape activities	21,217	2,565	493	-	-	247
82 - Office administrative, office support and other business support activities	402,657	405,479	83,719	305	-	64,416
N. Education	2,639,290	3,663,447	160,941	134	-	800,864
O. Human health and social work activities	985,210	708,414	88,254	-	-	395,462
86 - Human health activities	759,014	662,964	83,552	-	-	371,973
87 - Residential care activities	121,706	8,960	1,891	-	-	430
88 - Social work activities with and without accommodation	104,490	36,490	2,811	-	-	23,058
P. Arts, entertainment and recreation	40,029	4,061	3,388	-	-	9,280
Q. Other service activities	9,195,663	12,187,812	2,048,891	21	-	3,188,417
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	40,253,523	46,752,546	2,292,848	1,276	-	17,786,377
A. Private Trusts and Non-profit Organizations	25,968,196	25,652,540	414,459	1,225	-	13,197,726
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	14,285,327	21,100,006	1,878,389	51	-	4,588,651
VI. PERSONAL	216,742,326	255,731,371	88,544,280	26,128	3,376	61,706,444
A. Salaried persons	23,908,009	29,482,551	2,855,270	18,335	-	8,852,770
B. Self employed	78,936,282	99,479,086	17,775,060	4,734	-	30,131,005
C. Other Personal	113,898,035	126,769,733	67,913,950	3,059	3,376	22,722,669
VII. OTHER	57,814,517	58,946,115	51,550,837	75,153	843	1,620,714
Total	511,055,476	529,542,755	154,845,151	491,809	4,219	179,819,837

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-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
1,104,090	785,953	2,215,666	78,787	148,801	1,300	81,867	-	4,416,465	9,275,428
50	50	2,500	50	50	-	-	-	2,700	152,555
1,072,805	599,639	341,085	68,737	33,077	1,300	4,070	-	2,120,713	4,585,252
31,235	186,264	1,872,081	10,000	115,674	-	77,797	-	2,293,052	4,537,621
-	-	10,500	-	800	-	-	-	11,300	99,973
-	-	10,500	-	800	-	-	-	11,300	68,730
-	-	-	-	-	-	-	-	-	25
-	-	-	-	-	-	-	-	-	6,912
-	-	-	-	-	-	-	-	-	13,878
-	-	-	-	-	-	-	-	-	10,428
3,200	-	417,799	-	-	-	-	-	420,999	482,119
200	-	414,299	-	-	-	-	-	414,499	462,208
3,000	-	3,500	-	-	-	-	-	6,500	19,911
1,350	2,950,000	10	-	-	-	-	-	2,951,360	8,072,636
850	-	-	-	-	-	-	-	850	5,931
-	-	-	-	-	-	-	-	-	1,337
-	-	-	-	-	-	-	-	-	5
-	2,950,000	-	-	-	-	-	-	2,950,000	6,550,047
500	-	10	-	-	-	-	-	510	334,993
-	-	-	-	-	-	-	-	-	1,180,323
200	50	27,370	195,350	10,400	-	-	-	233,370	376,871
186,626	193,895	449,864	19,765	16,250	1,333	-	-	867,733	1,665,188
104,821	73,073	100,500	-	16,250	-	-	-	294,644	596,177
17,000	-	-	-	-	-	-	-	17,000	210,599
18,650	34,050	26,364	19,615	-	-	-	-	98,679	150,420
-	-	-	-	-	-	-	-	-	18
-	77,500	-	-	-	-	-	-	77,500	123,889
46,155	9,272	323,000	150	-	1,333	-	-	379,910	584,084
-	-	-	-	-	-	-	-	-	2
19,900	6,300	278,851	16,300	5,600	-	1,250	-	328,201	659,332
17,200	-	-	14,800	-	-	-	-	32,000	41,111
-	-	-	-	-	-	-	-	-	1,883
-	-	-	-	5,600	-	1,000	-	6,600	93,726
2,700	-	-	250	-	-	-	-	2,950	86,781
-	-	1,200	-	-	-	-	-	1,200	1,940
-	6,300	277,651	1,250	-	-	250	-	285,451	433,891
84,113	45,702	1,945,856	9,799	6,229	1,404	6,605	-	2,099,708	3,061,647
170,692	79,149	68,945	3,786	1,500	-	-	-	324,072	807,787
170,692	79,149	68,945	3,786	1,500	-	-	-	324,072	779,598
-	-	-	-	-	-	-	-	-	2,321
-	-	-	-	-	-	-	-	-	25,869
-	-	-	-	-	-	-	-	-	12,668
350,718	848,813	4,243,733	153,011	574,889	500	-	-	6,171,664	11,408,992
4,399,976	1,130,355	29,635,337	106,473	523,409	-	257,079	-	36,052,628	56,133,129
3,142,284	363,577	16,006,794	50,000	389,940	-	185,300	-	20,137,895	33,751,306
1,257,692	766,778	13,628,543	56,473	133,469	-	71,779	-	15,914,733	22,381,823
3,472,631	5,263,865	71,886,446	5,405,022	43,282,237	17,900	5,006,250	-	134,334,351	284,614,579
738,891	815,878	11,074,122	1,057,463	7,679,964	2,150	404,892	-	21,773,360	33,499,735
613,336	1,618,721	34,112,636	3,009,469	23,200,688	6,750	848,551	-	63,410,150	111,320,950
2,120,404	2,829,266	26,699,689	1,338,090	12,401,585	9,000	3,752,807	-	49,150,841	139,793,894
268,301	106,248	2,777,982	58,800	394,225	-	50,000	-	3,655,556	56,903,103
20,419,814	16,421,342	160,238,330	6,407,200	45,422,753	37,437	5,462,081	-	254,408,957	589,569,973

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	73,939,696	256,311,105	31,739,858	69,974,050	32,717	29,864,267	55,298	233,420,551	105,767,569	589,569,973
I. GOVERNMENT	-	-	-	-	-	-	1,245	34,386,658	1,245	34,386,658
A. Federal Government	-	-	-	-	-	-	426	15,470,554	426	15,470,554
B. Provincial Governments	-	-	-	-	-	-	769	18,698,062	769	18,698,062
C. Local Bodies	-	-	-	-	-	-	50	218,042	50	218,042
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	105	25,953,840	105	25,953,840
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	4	1,254	4	1,254
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	4	4,405	4	4,405
Manufacturing	-	-	-	-	-	-	26	23,815,512	26	23,815,512
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	1	2	1	2
Others	-	-	-	-	-	-	69	2,132,634	69	2,132,634
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	881	85,208,966	881	85,208,966
Mutual Funds and AMCs	-	-	-	-	-	-	176	52,667,499	176	52,667,499
Insurance & Pension Funds	-	-	-	-	-	-	219	2,727,199	219	2,727,199
MFIs and DFIs	-	-	-	-	-	-	153	7,478,257	153	7,478,257
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	13	2,714	13	2,714
Modarabas	-	-	-	-	-	-	20	77,969	20	77,969
Other NBFIs	-	-	-	-	-	-	300	22,255,328	300	22,255,328
IV. PRIVATE SECTOR (BUSINESS)	2,274,668	13,325,573	387,210	4,229,407	8,462	1,548,083	15,445	27,266,635	2,685,785	46,369,698
A. Agriculture, forestry and fishing	989,903	3,456,499	224,840	1,280,367	7,203	554,878	275	44,836	1,222,221	5,336,580
1. Crop and animal production, hunting and related service activities	989,800	3,017,815	224,839	1,280,336	7,203	554,878	275	44,836	1,222,117	4,897,865
Growing of Wheat, Rice, Sugar Cane & Cotton	775,660	1,545,708	180,544	372,075	6,887	516,632	192	35,240	963,283	2,469,655
Growing of tropical, subtropical, pome and stone fruits & vegetables	269	3,214	40	5	-	-	32	254	341	3,473
Growing of other fruits, vegetables and crops	2,686	24,962	259	48,736	-	-	18	951	2,963	74,648
Raising of livestock and other related activities	80,600	753,537	30,807	680,805	265	25,915	19	4,848	111,691	1,465,105
Other agricultural support activities	130,585	690,395	13,189	178,716	51	12,331	14	3,543	143,839	884,985
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	1	-	-	-	-	-	-	-	1	-
03 - Fishing and aquaculture	102	438,684	1	31	-	-	-	-	103	438,714
B. Mining and quarrying	50	28,619	-	-	-	-	6	182	56	28,801
05 - Mining of coal and lignite	3	1	-	-	-	-	2	27	5	27
06 - Extraction of crude petroleum and natural gas	41	28,317	-	-	-	-	1	3	42	28,320
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	4	15	-	-	-	-	3	153	7	168
09 - Mining support service activities	2	286	-	-	-	-	-	-	2	286
C. Manufacturing	90,579	985,876	15,964	215,758	38	81,412	408	2,757,211	106,989	4,040,256
10 - Manufacture of food products	43,396	92,075	7,602	9,017	4	11	50	68,258	51,052	169,361
11 - Manufacture of beverages	852	2,661	22	1,492	-	-	7	7	881	4,159
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	1,465	37,218	2,426	19,571	9	63,974	75	405,793	3,975	526,556
Preparation and spinning of textile fibres	15	13,152	-	-	3	63,593	50	16,736	68	93,481
Weaving of textiles	61	23,380	16	10,047	5	381	2	15	84	33,823
Finishing of textiles	27	95	-	-	-	-	6	8,671	33	8,766
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	724	3	724
Manufacture of made-up textile articles, except apparel	598	217	2,273	9,284	1	-	1	119	2,873	9,620
Manufacture of carpets and rugs	1	-	-	-	-	-	2	379,205	3	379,205
Manufacture of other textiles n.e.c.	763	374	137	240	-	-	11	323	911	937
14 - Manufacture of wearing apparel	5,803	6,855	2,739	7,079	2	2	59	121,851	8,603	135,787
15 - Manufacture of leather and related products	864	725	38	13	2	66	3	2	907	806

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	186	65	27	6	-	-	2	2	215	72
Manufacture of luggage, handbags and the like, saddlery and harness	19	483	-	-	-	-	-	-	19	483
Manufacture of footwear	659	177	11	7	2	66	1	0	673	250
a. Leather wear	657	176	11	7	2	66	1	0	671	249
b. Rubber and Plastic wear	2	1	-	-	-	-	-	-	2	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	673	548	1	0	-	-	1	0	675	548
17 - Manufacture of paper and paper products	3	42	-	-	-	-	2	819	5	861
18 - Printing and reproduction of recorded media	540	6,370	8	2	-	-	65	1,290	613	7,662
Printing and other service activities related to printing	537	6,370	7	2	-	-	63	1,285	607	7,657
Reproduction of recorded media	3	-	1	-	-	-	2	5	6	5
19 - Manufacture of coke and refined petroleum products	36	1,698	-	-	-	-	-	-	36	1,698
20 - Manufacture of chemicals and chemical products	238	50,444	1	1	-	-	26	2,006,095	265	2,056,540
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	21	3,542	-	-	-	-	7	2,022	28	5,564
22 - Manufacture of rubber and plastics products	144	37	-	-	-	-	4	165	148	202
23 - Manufacture of other non-metallic mineral products	498	23,933	6	0	1	5	9	13,858	514	37,796
24 - Manufacture of basic metals	907	15,560	2	0	1	2	15	178	925	15,740
25 - Manufacture of fabricated metal products, except machinery and equipment	11	12	-	-	-	-	1	7	12	19
26 - Manufacture of computer, electronic and optical	187	8,385	288	18	-	-	3	188	478	8,591
27 - Manufacture of electrical equipment	104	7,015	1	140	-	-	4	298	109	7,453
28 - Manufacture of machinery and equipment	6	1,507	-	-	-	-	2	3	8	1,510
29 - Manufacture of motor vehicles, trailers and semi-trailers	10	4	-	-	-	-	4	415	14	419
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	0	3	2
31 - Manufacture of furniture	2,611	3,380	5	1	3	3,211	2	14	2,621	6,606
32 - Other manufacturing	32,196	723,758	2,825	178,423	16	14,141	67	135,946	35,104	1,052,269
Manufacture of jewellery and related articles	1,086	36,078	37	505	3	-	17	1,997	1,143	38,579
Manufacture of imitation jewellery and related articles	10	738	-	-	-	-	2	931	12	1,669
Manufacture of musical instruments	2	31	-	-	1	4	-	-	3	35
Manufacture of sports goods	1	-	-	-	-	-	2	2	3	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	8,587	2,021	1,134	1,793	1	1	1	0	9,723	3,815
Manufacture of Handicrafts	164	318	65	1,937	-	-	-	-	229	2,254
Other manufacturing n.e.c.	22,346	684,573	1,589	174,189	11	14,136	43	133,015	23,989	1,005,913
33 - Repair and installation of machinery and equipment	11	106	-	-	-	-	1	2	12	108
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	117	21,504	117	21,504
Electric power generation, transmission and distribution	-	-	-	-	-	-	107	6,473	107	6,473
a) Hydal	-	-	-	-	-	-	23	4,005	23	4,005
b) Thermal	-	-	-	-	-	-	8	452	8	452
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	73	1,128	73	1,128
f) Other	-	-	-	-	-	-	3	889	3	889
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	1	15,026	1	15,026
Steam and air conditioning supply	-	-	-	-	-	-	9	5	9	5
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	2	7	224	13	226
36 - Water collection, treatment and supply	4	-	-	-	1	2	5	208	10	210
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	15	2	15
F. Construction	1,002	369,955	11	1,026	9	15,309	438	633,398	1,460	1,019,688
41 - Construction of buildings	779	248,826	10	1,026	7	13,304	382	590,253	1,178	853,408
42 - Civil engineering	221	121,104	1	-	2	2,005	52	42,930	276	166,039
43 - Specialized construction activities	2	25	-	-	-	-	4	216	6	241

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 31st December, 2023

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	721,583	4,304,081	65,319	1,219,458	336	163,070	8,144	3,588,819	795,382	9,275,428
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	11,375	110,482	35	6,307	3	59	99	35,707	11,512	152,555
46 - Wholesale trade, except of motor vehicles and motorcycles	581,920	3,006,194	55,782	1,168,170	238	112,871	686	298,018	638,626	4,585,252
47 - Retail trade, except of motor vehicles and motorcycles	128,288	1,187,404	9,502	44,982	95	50,140	7,359	3,255,095	145,244	4,537,621
H. Transportation and storage	497	39,676	4	0	2	2,509	104	57,787	607	99,973
49 - Land transport and transport via pipelines	454	26,978	1	0	2	2,509	61	39,242	518	68,730
50 - Water transport	1	-	-	-	-	-	1	25	2	25
51 - Air transport	-	-	-	-	-	-	5	6,912	5	6,912
52 - Warehousing and support activities for transportation	38	12,698	3	-	-	-	13	1,180	54	13,878
53 - Courier activities other than national post activities	4	-	-	-	-	-	24	10,428	28	10,428
I. Accommodation and food service activities	6,014	463,168	86	6,565	5	244	103	12,142	6,208	482,119
55 - Accommodation	4,751	453,749	24	3	5	244	81	8,212	4,861	462,208
56 - Food and beverage service activities	1,263	9,420	62	6,561	-	-	22	3,931	1,347	19,911
J. Information and communication	851	19,665	23	7,209	4	100	696	8,045,662	1,574	8,072,636
58 - Publishing activities	54	1,247	2	-	-	-	50	4,684	106	5,931
59 - Motion picture, video and television programme production, sound recording and music publishing activities	262	490	1	0	-	-	6	847	269	1,337
60 - Programming and broadcasting activities	-	-	-	-	-	-	1	5	1	5
61 - Telecommunications	323	3,098	-	-	-	-	390	6,546,949	713	6,550,047
62 - Computer programming, consultancy and related activities	202	14,817	20	7,209	4	100	165	312,867	391	334,993
63 - Information service activities	10	13	-	-	-	-	84	1,180,310	94	1,180,323
K. Real estate activities	555	156,573	40	53	14	3,314	45	216,931	654	376,871
L. Professional, scientific and technical activities	4,190	866,181	206	107,449	28	5,206	372	686,352	4,796	1,665,188
69 - Legal and accounting activities	1,164	498,472	112	65,817	20	5,192	50	26,696	1,346	596,177
70 - Activities of head offices; management consultancy activities	57	171,164	11	30,419	1	12	18	9,004	87	210,599
71 - Architectural and engineering activities; technical testing and analysis	2,665	138,006	27	2,642	7	2	100	9,770	2,799	150,420
72 - Scientific research and development	8	11	2	4	-	-	1	3	11	18
73 - Advertising and market research	39	5	2	4	-	-	32	123,880	73	123,889
74 - Other professional, scientific and technical activities	243	58,521	52	8,563	-	-	171	517,000	466	584,084
75 - Veterinary activities	14	2	-	-	-	-	-	-	14	2
M. Administrative and support service activities	1,787	371,340	114	2,755	569	46,483	275	238,753	2,745	659,332
77 - Rental and leasing activities	25	32,887	-	-	1	1,797	15	6,427	41	41,111
78 - Employment activities	23	52	1	-	-	-	7	1,831	31	1,883
79 - Travel agency, tour operator, reservation service and related activities	94	18,007	2	0	556	43,946	67	31,773	719	93,726
80 - Security and investigation activities	287	34,937	4	1	3	-	41	51,843	335	86,781
81 - Services to buildings and landscape activities	224	1,660	1	0	-	-	15	280	240	1,940
82 - Office administrative, office support and other business support activities	1,134	283,797	106	2,754	9	740	130	146,600	1,379	433,891
N. Education	2,786	137,352	1,802	138,924	21	8,550	734	2,776,821	5,343	3,061,647
O. Human health and social work activities	2,383	439,705	579	238,820	46	13,054	115	116,208	3,123	807,787
86 - Human health activities	2,381	439,704	576	238,820	21	13,007	55	88,066	3,033	779,598
87 - Residential care activities	-	-	-	-	25	47	7	2,274	32	2,321
88 - Social work activities with and without accommodation	2	1	3	-	-	-	53	25,868	58	25,869
P. Arts, entertainment and recreation	53	34	4	-	-	-	15	12,634	72	12,668
Q. Other service activities	452,430	1,686,847	78,218	1,011,023	186	653,952	3,591	8,057,171	534,425	11,408,992
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	35,817	56,133,129	35,817	56,133,129
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	715	33,751,306	715	33,751,306
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	35,102	22,381,823	35,102	22,381,823
VI. PERSONAL	42,174,194	199,918,057	17,977,918	57,506,819	20,049	27,188,710	26	993	60,172,187	284,614,579
A. Salaried persons	288,208	24,290,081	49,611	5,968,809	1,442	3,240,334	6	512	339,267	33,499,735
B. Self employed	6,985,020	80,672,551	2,354,675	21,632,488	6,473	9,015,442	17	468	9,346,185	111,320,950
C. Other Personal	34,900,966	94,955,425	15,573,632	29,905,522	12,134	14,932,934	3	13	50,486,735	139,793,894
VII. OTHER	29,490,834	43,067,476	13,374,730	8,237,824	4,206	1,127,474	1,779	4,470,329	42,871,549	56,903,103
Total	73,939,696	256,311,105	31,739,858	69,974,050	32,717	29,864,267	55,298	233,420,551	105,767,569	589,569,973

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

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,670	33,267	35,936	2,610	30,558	33,168	3,260	31,127	34,387
	NFPSEs	-	729	729	-	3,241	3,241	22,979	2,975	25,954
	NBFCs & Fin Aux.	201	121,398	121,599	225	90,199	90,423	542	84,667	85,209
	Private Sector	1,643	36,337	37,981	2,151	39,129	41,280	2,879	43,491	46,370
	Trust Fund	1,555	38,699	40,254	1,290	45,463	46,753	1,810	54,323	56,133
	Personal	55,548	161,194	216,742	71,880	183,851	255,731	83,381	201,234	284,615
	Others	923	56,891	57,815	792	58,154	58,946	1,030	55,873	56,903
	Total	62,541	448,514	511,055	78,948	450,595	529,543	115,881	473,689	589,570
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	2,001	2,004	8	432	440	13	1,306	1,318
	NFPSEs	-	13	13	-	2,064	2,064	22,979	2,074	25,053
	NBFCs & Fin Aux.	0	5,429	5,429	0	4,045	4,046	0	4,746	4,747
	Private Sector	894	12,905	13,799	1,358	18,334	19,693	1,845	21,883	23,728
	Trust Fund	658	15,997	16,655	554	13,972	14,527	699	15,295	15,994
	Personal	32,802	46,895	79,697	42,098	58,772	100,870	49,052	62,776	111,828
	Others	355	4,385	4,741	122	2,379	2,501	196	2,607	2,803
	Total	34,712	87,626	122,337	44,141	99,998	144,140	74,785	110,687	185,472
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	3,024	3,027	2	603	606	2	358	360
	NFPSEs	-	714	714	-	1,050	1,050	-	771	771
	NBFCs & Fin Aux.	1	109,009	109,010	1	78,048	78,049	1	71,390	71,391
	Private Sector	379	20,835	21,215	383	12,190	12,573	453	10,573	11,027
	Trust Fund	257	11,699	11,956	219	18,758	18,977	531	25,888	26,419
	Personal	13,077	54,506	67,583	17,899	45,961	63,861	19,912	48,504	68,415
	Others	172	46,902	47,074	113	53,609	53,722	66	50,577	50,643
	Total	13,889	246,690	260,579	18,618	210,220	228,838	20,965	208,060	229,025
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,017	10,021	12,038	1,809	14,591	16,400	2,432	13,993	16,425
	NFPSEs	-	1	1	-	1	1	-	7	7
	NBFCs & Fin Aux.	0	0	0	0	646	646	270	80	350
	Private Sector	270	254	524	238	513	751	395	584	979
	Trust Fund	463	395	858	302	485	787	347	619	965
	Personal	5,435	4,250	9,685	6,533	6,093	12,626	8,184	6,625	14,808
	Others	166	474	639	359	527	886	516	672	1,188
	Total	7,678	14,461	22,139	9,242	22,856	32,098	12,144	22,580	34,724
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	136	136	0	184	184	0	69	69
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	0	0	0	6	6	3	117	121
	Trust Fund	-	506	506	-	389	389	-	399	399
	Personal	396	173	568	402	365	767	472	322	794
	Others	0	4	4	0	1	2	0	1	1
	Total	396	820	1,216	402	945	1,347	475	908	1,383
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	9,326	9,326	-	8,552	8,552	-	9,352	9,352
	NFPSEs	-	0	0	-	121	121	-	122	122
	NBFCs & Fin Aux.	-	1,527	1,527	-	254	254	-	1,588	1,588
	Private Sector	-	1,915	1,915	-	6,192	6,192	-	8,889	8,889
	Trust Fund	-	8,451	8,451	-	9,499	9,499	-	9,429	9,429
	Personal	-	49,556	49,556	-	64,931	64,931	-	74,375	74,375
	Others	-	4,529	4,529	-	958	958	-	1,516	1,516
	Total	-	75,304	75,304	-	90,507	90,507	-	105,272	105,272

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-				-	-	-
	Govt.	648	8,254	8,902	790	4,837	5,627	812	4,543	5,355
	NFPSEs	-	0	0		4	4	0	0	0
	NBFCs & Fin Aux.	200	4,018	4,219	223	5,595	5,818	270	5,338	5,609
	Private Sector	100	390	490	170	873	1,043	179	849	1,028
	Trust Fund	174	1,628	1,801	211	2,271	2,482	231	2,580	2,810
	Personal	3,776	2,798	6,574	4,913	4,406	9,319	5,692	4,912	10,604
	Others	266	560	825	198	664	862	251	484	735
	Total	5,164	17,648	22,812	6,505	18,651	25,156	7,435	18,707	26,142
AJK	Foreign	-	-	-				-	-	-
	Govt.	-	504	504		1,360	1,360	-	1,506	1,506
	NFPSEs	-	-	-				-	-	-
	NBFCs & Fin Aux.	-	1,414	1,414		1,610	1,610	-	1,524	1,524
	Private Sector	0	38	38	2	1,020	1,022	3	595	598
	Trust Fund	3	24	27	3	89	92	4	113	117
	Personal	26	3,016	3,042	35	3,322	3,357	70	3,720	3,790
	Others	-	37	37		16	16	-	17	17
	Total	29	5,032	5,061	40	7,418	7,458	77	7,476	7,553

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

Size of Account* (Rs.)	(Thousand Rupees)					
	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	89,477,776	82,828,939	98,952,911	57,851,961	103,316,467	70,178,374
5,000 to 10,000	852,274	5,001,587	1,603,094	10,989,228	937,486	6,393,429
10,000 to 20,000	149,312	2,079,821	659,582	9,153,063	646,260	8,945,722
20,000 to 25,000	35,963	798,874	165,161	3,655,902	154,716	3,433,951
25,000 to 30,000	23,940	651,285	107,506	2,927,382	97,237	2,649,666
30,000 to 40,000	31,865	1,096,561	130,215	4,469,627	166,681	5,796,329
40,000 to 50,000	21,876	969,704	81,145	3,623,283	41,435	1,839,044
50,000 to 60,000	29,429	1,534,265	63,503	3,400,638	63,149	3,389,193
60,000 to 70,000	8,512	549,098	33,051	2,132,510	30,765	1,987,223
70,000 to 80,000	6,915	516,795	27,233	2,033,126	42,135	3,148,293
80,000 to 90,000	5,957	503,552	17,749	1,500,331	17,259	1,459,296
90,000 to 100,000	4,914	466,047	15,341	1,453,994	14,162	1,343,856
100,000 to 200,000	39,825	5,208,532	77,883	10,255,108	80,855	10,681,075
200,000 to 300,000	20,858	4,830,662	28,676	6,663,024	29,688	6,901,112
300,000 to 400,000	11,395	3,794,502	15,233	5,078,953	15,972	5,324,684
400,000 to 500,000	8,344	3,641,508	9,909	4,293,737	10,740	4,657,695
500,000 to 600,000	18,849	9,623,502	21,363	10,918,524	22,705	11,598,542
600,000 to 700,000	4,391	2,778,902	5,503	3,485,126	6,027	3,828,448
700,000 to 800,000	3,398	2,491,551	4,099	3,006,623	4,746	3,492,683
800,000 to 900,000	2,760	2,301,732	3,299	2,745,134	4,009	3,339,385
900,000 to 1,000,000	2,304	2,162,303	3,378	3,196,988	3,910	3,694,454
1,000,000 to 2,000,000	24,983	29,424,334	29,521	34,641,768	32,522	38,286,877
2,000,000 to 3,000,000	8,044	18,205,576	9,792	22,134,449	10,991	24,981,300
3,000,000 to 4,000,000	2,842	9,395,887	3,166	10,402,306	3,702	12,128,127
4,000,000 to 5,000,000	1,538	6,620,688	1,867	8,083,438	2,366	10,318,521
5,000,000 to 6,000,000	3,534	17,942,579	4,230	21,532,413	4,583	23,379,148
6,000,000 to 7,000,000	602	3,796,870	780	4,939,917	893	5,657,885
7,000,000 to 8,000,000	380	2,790,843	531	3,922,585	652	4,801,218
8,000,000 to 9,000,000	329	2,731,169	420	3,491,915	462	3,831,435
9,000,000 to 10,000,000	269	2,543,532	289	2,711,230	319	2,988,101
10,000,000 to 100,000,000	3,194	63,089,088	4,021	93,633,805	4,233	82,663,346
100,000,000 & Over	383	220,685,190	336	171,214,666	442	216,451,562
Total	90,806,955	511,055,476	102,080,787	529,542,755	105,767,569	589,569,973

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

8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	72,001,405	59,173,527	31,268,174	10,958,842	16,796	14,961	30,092	31,044	103,316,467	70,178,374
5,000 to 10,000	722,233	4,997,213	210,133	1,359,592	1,426	10,117	3,694	26,507	937,486	6,393,429
10,000 to 20,000	532,588	7,396,655	108,640	1,477,251	1,068	15,288	3,964	56,528	646,260	8,945,722
20,000 to 25,000	128,897	2,861,276	24,270	538,089	318	7,055	1,231	27,532	154,716	3,433,951
25,000 to 30,000	81,241	2,213,983	14,677	399,602	288	7,922	1,031	28,159	97,237	2,649,666
30,000 to 40,000	146,221	5,093,378	18,547	636,719	375	12,972	1,538	53,360	166,681	5,796,329
40,000 to 50,000	28,649	1,267,011	11,395	509,778	258	11,534	1,133	50,721	41,435	1,839,044
50,000 to 60,000	50,697	2,725,772	10,911	577,421	659	33,814	882	48,185	63,149	3,389,193
60,000 to 70,000	25,291	1,623,584	4,645	299,806	181	11,759	648	42,154	30,765	1,987,223
70,000 to 80,000	28,614	2,135,708	12,708	951,871	169	12,591	644	48,123	42,135	3,148,293
80,000 to 90,000	13,920	1,176,995	2,758	233,062	109	9,180	472	40,859	17,259	1,459,296
90,000 to 100,000	11,272	1,069,610	2,301	218,529	119	11,325	470	44,391	14,162	1,343,856
100,000 to 200,000	66,772	8,096,047	15,935	2,034,270	1,586	192,890	2,562	357,869	80,855	10,681,075
200,000 to 300,000	21,389	4,983,436	6,427	1,471,740	767	176,727	1,105	269,209	29,688	6,901,112
300,000 to 400,000	11,418	3,814,561	3,489	1,147,973	445	149,394	620	212,757	15,972	5,324,684
400,000 to 500,000	7,471	3,251,883	2,191	940,023	608	257,456	470	208,333	10,740	4,657,695
500,000 to 600,000	15,256	7,796,724	5,547	2,822,863	1,450	736,405	452	242,550	22,705	11,598,542
600,000 to 700,000	4,196	2,669,790	1,269	798,336	212	134,848	350	225,474	6,027	3,828,448
700,000 to 800,000	3,261	2,403,019	1,046	764,676	185	136,116	254	188,873	4,746	3,492,683
800,000 to 900,000	2,863	2,386,665	797	660,015	159	132,677	190	160,028	4,009	3,339,385
900,000 to 1,000,000	2,843	2,692,470	714	670,553	192	178,804	161	152,627	3,910	3,694,454
1,000,000 to 2,000,000	21,510	25,473,546	7,529	8,654,657	2,492	2,838,729	991	1,319,945	32,522	38,286,877
2,000,000 to 3,000,000	7,143	16,245,529	2,396	5,401,706	979	2,252,078	473	1,081,986	10,991	24,981,300
3,000,000 to 4,000,000	2,495	8,172,200	756	2,449,139	281	927,992	170	578,796	3,702	12,128,127
4,000,000 to 5,000,000	1,641	7,177,967	399	1,711,825	191	828,237	135	600,492	2,366	10,318,521
5,000,000 to 6,000,000	2,802	14,292,375	1,044	5,291,839	477	2,432,186	260	1,362,748	4,583	23,379,148
6,000,000 to 7,000,000	600	3,799,202	131	825,166	93	589,177	69	444,340	893	5,657,885
7,000,000 to 8,000,000	382	2,806,617	137	1,009,387	63	464,635	70	520,579	652	4,801,218
8,000,000 to 9,000,000	274	2,274,101	85	702,946	62	511,665	41	342,722	462	3,831,435
9,000,000 to 10,000,000	201	1,880,205	62	579,814	34	319,566	22	208,517	319	2,988,101
10,000,000 to 100,000,000	2,122	37,880,688	732	11,991,859	654	12,328,512	725	20,562,287	4,233	82,663,346
100,000,000 & Over	29	6,465,549	13	1,884,702	21	4,217,654	379	203,883,656	442	216,451,562
Total	73,939,696	256,311,105	31,739,858	69,974,050	32,717	29,864,267	55,298	233,420,551	105,767,569	589,569,973

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	511,264	97,153,147	508,724	119,721,001	518,198	127,785,370
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-22		Sep-23		Dec-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:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	6,920	3,095,146	6,222	3,200,899	5,688	3,086,335
A. Transport Equipment	3,473	2,398,117	3,501	2,726,761	3,339	2,673,696
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	3,447	697,029	2,721	474,138	2,349	412,639
V. Real Estate	54,959	30,380,111	108,138	50,103,608	114,640	49,880,870
A. Land	21,797	6,020,289	40,175	8,296,384	44,077	8,803,714
1. Residential	-	-	81	54,095	79	48,738
(a) House	-	-	81	54,095	79	48,738
(b) Flat	-	-	-	-	-	-
2. Non-Residential	21,797	6,020,289	40,094	8,242,289	43,998	8,754,976
(a) Commercial	-	6,020,289	51	53,902	53	53,167
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	21,797	6,020,289	39,987	8,151,219	43,499	8,383,439
(d) Others	-	-	56	37,168	446	318,370
B. Buildings:	33,162	24,359,822	67,963	41,807,224	70,563	41,077,156
1. Residential	24,957	19,069,896	31,273	23,146,429	36,497	23,769,681
(a) House	24,797	18,826,792	31,105	22,919,137	36,330	23,548,837
(b) Flat	160	243,104	168	227,292	167	220,844
2. Non-Residential	8,205	5,289,926	36,690	18,660,795	34,066	17,307,475
(a) Commercial	1,010	765,805	997	688,775	964	659,929
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	66	-	-	-	-	-
(d) Others	7,129	4,524,121	35,693	17,972,020	33,102	16,647,546
VI. Fixed Deposits and Insurance Policies	2,190	612,405	2,447	667,069	2,737	865,244
A. Bank Deposits	2,190	612,405	2,447	667,069	2,737	865,244
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,018	547,445	2,352	625,279	2,316	641,065
3. Other Deposits	172	64,960	95	41,790	421	224,179
B. Insurance Policies	-	-	-	-	-	-
VII. Others	255,142	41,465,778	446,452	65,001,941	444,172	74,221,250
A. Other Secured Advances	96,456	16,391,234	74,927	15,007,182	85,403	23,552,960
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	-	-	-	-
3. Others	96,456	16,391,234	74,927	15,007,182	85,403	23,552,960
B. Advances Secured by Guarantee(s)	158,686	25,074,544	371,525	49,994,759	358,769	50,668,290
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	158,686	25,074,544	371,525	49,994,759	358,769	50,668,290
VIII. Unsecured Advances	4,500,683	189,019,742	4,243,130	154,918,749	4,574,196	152,097,289
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	534	730,823	908,770	9,742,488	1,274,020	4,235,601
3. Others	4,500,149	188,288,919	3,334,360	145,176,261	3,300,176	147,861,688
Total	5,331,158	361,726,329	5,315,113	393,613,267	5,659,631	407,936,358

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks As on 31st December, 2023

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	400,983	99,387,856	117,137	28,353,213	78	44,301	518,198	127,785,370
II. Securities, Shares and Other Financial Instruments:	-	-	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks As on 31st December, 2023

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,178	2,929,683	509	156,160	1	492	5,688	3,086,335
A. Transport Equipments	3,228	2,583,164	110	90,040	1	492	3,339	2,673,696
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	1,950	346,519	399	66,120	-	-	2,349	412,639
V. Real Estate	101,442	43,631,257	13,183	6,236,076	15	13,537	114,640	49,880,870
A. Land	40,724	8,249,685	3,338	540,493	15	13,537	44,077	8,803,714
1. Residential	77	48,504	2	234	-	-	79	48,738
(a) House	77	48,504	2	234	-	-	79	48,738
2. Non-Residential	40,647	8,201,181	3,336	540,258	15	13,537	43,998	8,754,976
(a) Commercial	49	49,790	4	3,377	-	-	53	53,167
(b) Industrial	-	-	-	-	-	-	-	-
c) Agriculture	40,179	7,843,951	3,305	525,951	15	13,537	43,499	8,383,439
d) Other	419	307,441	27	10,930	-	-	446	318,370
B. Buildings:	60,718	35,381,573	9,845	5,695,583	-	-	70,563	41,077,156
1. Residential	31,503	20,539,251	4,994	3,230,429	-	-	36,497	23,769,681
(a) House	31,372	20,375,488	4,958	3,173,349	-	-	36,330	23,548,837
(b) Flat	131	163,763	36	57,080	-	-	167	220,844
2. Non-Residential	29,215	14,842,321	4,851	2,465,154	-	-	34,066	17,307,475
(a) Commercial	910	616,903	54	43,026	-	-	964	659,929
(b) Industrial	-	-	-	-	-	-	-	-
c) Agriculture	-	-	-	-	-	-	-	-
d) Other	28,305	14,225,418	4,797	2,422,129	-	-	33,102	16,647,546
C. Agricultural	2,009	703,343	728	161,902	-	-	2,737	865,244
D. Insurance Policies	2,009	703,343	728	161,902	-	-	2,737	865,244
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	1,683	503,271	633	137,794	-	-	2,316	641,065
3. Other Deposits	326	200,071	95	24,108	-	-	421	224,179
VII. Others	332,645	58,408,330	109,917	13,718,972	1,610	2,093,948	444,172	74,221,250
A. Other Secured Advances	66,852	18,586,117	16,941	2,872,896	1,610	2,093,948	85,403	23,552,960
1. Receivables	-	-	-	-	-	-	-	-
2. Employees Benefits	-	-	-	-	-	-	-	-
3. Others	66,852	18,586,117	16,941	2,872,896	1,610	2,093,948	85,403	23,552,960
B. Advances Secured by Guarantee(s)	265,793	39,822,213	92,976	10,846,077	-	-	358,769	50,668,290
1. Institutional Guarantee(s)	-	-	-	-	-	-	-	-
2. Individual Guarantee(s)	265,793	39,822,213	92,976	10,846,077	-	-	358,769	50,668,290
VIII. Unsecured Advances	3,598,851	120,199,171	975,287	31,877,524	58	20,594	4,574,196	152,097,289
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	1,036,281	3,732,228	237,739	503,372	-	-	1,274,020	4,235,601
3. Others	2,562,570	116,466,943	737,548	31,374,152	58	20,594	3,300,176	147,861,688
Total	4,441,108	325,259,640	1,216,761	80,503,846	1,762	2,172,871	5,659,631	407,936,358

8.8 Advances Classified by Borrowers

Borrower	Microfinance Banks					
	(Thousand Rupees)					
	Dec-22		Sep-23		Dec-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	5,331,158	361,726,329	5,315,113	393,613,267	5,659,631	407,936,358
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,991,584	249,243,488	1,882,887	294,054,798	1,890,189	316,027,410
A. Agriculture, forestry and fishing	1,458,330	172,824,406	1,434,557	218,373,723	1,466,706	241,964,084
1. Crop and animal production, hunting and related service activities	1,458,293	172,817,243	1,433,106	218,201,298	1,465,505	241,808,389
Growing of Wheat, Rice, Sugar Cane & Cotton	510,457	54,679,525	616,146	87,936,992	618,832	101,573,497
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,978	768,617	3,562	457,278	2,528	373,518
Growing of other fruits, vegetables and crops	21,602	3,256,241	36,376	4,770,145	39,917	5,203,930
Raising of livestock and other related activities	764,471	93,768,995	741,496	118,756,827	758,523	127,932,344
Other agricultural support activities	155,785	20,343,865	35,526	6,280,055	45,705	6,725,101
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	37	7,163	1,451	172,425	1,201	155,695
B. Mining and quarrying	1	59	2	332	3	832
05 - Mining of coal and lignite	-	-	1	273	2	773
06 - Extraction of crude petroleum and natural gas	1	59	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	58,391	5,528,414	46,287	6,108,306	45,341	7,237,322
10 - Manufacture of food products	11,827	1,223,686	10,562	1,238,286	10,005	1,149,495
11 - Manufacture of beverages	309	66,698	387	80,688	382	72,313
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	1,907	161,772	3,275	1,467,666	4,967	2,901,308
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	13	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	340	59,956	278	64,418	223	52,301
Manufacture of carpets and rugs	284	28,493	217	27,686	179	22,702
Manufacture of other textiles n.e.c.	1,282	73,310	2,779	1,375,550	4,564	2,826,293
14 - Manufacture of wearing apparel	6,439	421,679	5,713	410,474	5,617	407,749
15 - Manufacture of leather and related products	305	30,333	298	46,586	285	50,409

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	133	18,665	80	13,535	65	11,609
Manufacture of luggage, handbags and the like, saddlery and harness	4	816	105	23,461	113	29,680
Manufacture of footwear	168	10,852	113	9,590	107	9,120
a. Leather wear	168	10,852	112	9,390	106	8,929
b. Rubber and Plastic wear	-	-	1	200	1	191
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	274	42,304	294	47,382	282	43,867
17 - Manufacture of paper and paper products	9	2,494	9	1,968	7	1,660
18 - Printing and reproduction of recorded media	173	29,776	162	32,227	158	30,877
Printing and other service activities related to printing	173	29,776	162	32,227	158	30,877
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	234	4	234	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	1,302	8	675	7	491
22 - Manufacture of rubber and plastics products	6	942	10	7,432	9	6,491
23 - Manufacture of other non-metallic mineral products	350	65,468	268	60,758	235	54,102
24 - Manufacture of basic metals	327	50,243	310	49,879	291	44,241
25 - Manufacture of fabricated metal products, except machinery and equipment	28,658	2,046,594	17,584	1,236,497	16,203	1,153,973
26 - Manufacture of computer, electronic and optical products	611	65,279	381	46,322	331	39,903
27 - Manufacture of electrical equipment	-	-	11	23,249	10	17,433
28 - Manufacture of machinery and equipment	3	71	3	71	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	21	1,228	11	626	11	593
31 - Manufacture of furniture	724	104,571	599	91,230	505	75,761
32 - Other manufacturing	6,431	1,213,742	6,398	1,266,057	6,029	1,186,286
Manufacture of jewellery and related articles	161	83,863	84	16,615	69	11,596
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	13	1,456	16	1,280	18	1,378
Manufacture of sports goods	23	1,304	119	23,823	102	20,233
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	184	17,349	321	61,532	282	55,858
Manufacture of Handicrafts	164	9,117	438	40,897	404	39,582
Other manufacturing n.e.c.	5,886	1,100,653	5,420	1,121,910	5,154	1,057,639
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	887	777,810	1,233	1,361,157	1,727	2,165,657
Electric power generation, transmission and distribution	887	777,810	1,233	1,361,157	1,727	2,165,657
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	887	777,810	1,233	1,361,157	1,727	2,165,657
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	8,849	3,431,953	8,646	2,978,640	8,961	3,219,324
41 - Construction of buildings	8,849	3,431,953	8,646	2,978,640	8,961	3,219,324
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks						(Thousand Rupees)
Borrower	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	251,225	42,052,130	232,144	45,692,394	217,656	43,811,015
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,128	824,312	2,673	505,511	2,510	472,554
46 - Wholesale trade, except of motor vehicles and motorcycles	49,109	8,397,356	45,755	10,508,550	39,939	9,875,574
47 - Retail trade, except of motor vehicles and motorcycles	198,988	32,830,462	183,716	34,678,334	175,207	33,462,887
H. Transportation and storage	2,517	1,574,201	2,116	1,374,442	1,836	427,053
49 - Land transport and transport via pipelines	2,424	1,564,034	2,022	1,362,263	1,761	416,556
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	93	10,167	94	12,180	75	10,498
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2,270	343,646	1,974	325,182	1,834	292,686
55 - Accommodation	1,102	241,096	1,043	236,913	950	211,388
56 - Food and beverage service activities	1,168	102,550	931	88,269	884	81,299
J. Information and communication	260	38,868	235	37,749	206	31,805
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	141	19,011	123	19,055	108	16,542
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	102	17,699	105	15,725	96	14,537
62 - Computer programming, consultancy and related activities	17	2,158	7	2,969	2	726
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	56	3,478	17	1,704	15	1,619
L. Professional, scientific and technical activities	2,705	349,065	2,451	394,394	2,080	359,010
69 - Legal and accounting activities	1,080	203,424	1,589	294,595	1,438	272,551
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	477	52,204	316	44,941	237	42,626
72 - Scientific research and development	-	-	1	199	1	199
73 - Advertising and market research	1,143	92,711	510	49,257	377	39,982
74 - Other professional, scientific and technical activities	4	526	2	286	1	138
75 - Veterinary activities	1	200	33	5,116	26	3,515
M. Administrative and support service activities	112,561	12,907,374	75,097	8,878,539	65,215	7,703,152
77 - Rental and leasing activities	100	9,652	65	7,379	49	6,476
78 - Employment activities	109,304	12,383,308	71,703	8,353,885	61,818	7,158,597
79 - Travel agency, tour operator, reservation service and related activities	145	16,141	81	10,855	64	9,107
80 - Security and investigation activities	2	70	2	70	1	0
81 - Services to buildings and landscape activities	48	8,479	38	6,984	34	6,093
82 - Office administrative, office support and other business support activities	2,962	489,724	3,208	499,366	3,249	522,879
N. Education	741	210,247	5,174	671,332	9,888	1,110,918
O. Human health and social work activities	22,925	1,756,778	23,663	2,095,962	24,185	2,188,476
86 - Human health activities	325	59,304	392	82,156	358	75,065
87 - Residential care activities	22,600	1,697,474	23,271	2,013,806	23,827	2,113,411
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	5,135	411,255	2,477	272,743	1,832	221,423
Q. Other service activities	64,731	7,033,803	46,814	5,488,199	42,704	5,293,034
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	3,300,239	106,006,612	3,403,622	93,874,507	3,735,708	84,616,244
A. Bank Employees	7,655	4,065,921	6,898	4,920,968	6,816	5,151,834
1) For house building	740	2,712,144	783	3,341,704	811	3,484,355
2) For transport i.e. purchase of car etc.	1,268	596,235	1,195	635,452	1,152	658,258
3) Other purposes	5,647	757,542	4,920	943,812	4,853	1,009,222
B. Consumer Financing	3,044,208	81,329,389	3,189,426	72,519,190	3,512,417	61,604,575
1) For house building	118,210	40,295,427	141,993	44,774,010	140,901	43,953,404
2) For transport i.e. purchase of car etc	2,199	1,489,635	1,751	1,358,171	1,557	1,283,935
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	2,923,799	39,544,328	3,045,682	26,387,010	3,369,959	16,367,236
C) Other	248,376	20,611,302	207,298	16,434,349	216,475	17,859,835
VII. OTHER	39,335	6,476,229	28,604	5,683,963	33,734	7,292,704
Total	5,331,158	361,726,329	5,315,113	393,613,267	5,659,631	407,936,358

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,441,108	325,259,640	1,216,761	80,503,846	1,762	2,172,871	5,659,631	407,936,358
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 (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Mudarabah	-	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,432,525	250,226,097	435,903	63,628,689	1,761	2,172,623	1,890,189	316,027,410
A. Agriculture, forestry and fishing	1,130,917	191,646,986	335,357	50,311,212	32	5,885	1,466,706	241,964,084
1. Crop and animal production, hunting and related service activities	1,130,010	191,523,873	335,463	50,278,631	32	5,885	1,465,595	241,808,389
Growing of Wheat, Rice, Sugar Cane & Cotton	500,991	83,398,223	117,813	18,170,571	28	4,702	618,832	101,573,497
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,048	318,206	480	55,311	-	-	2,528	373,518
Growing of other fruits, vegetables and crops	36,377	4,778,309	3,539	425,458	1	163	39,917	5,203,930
Raising of livestock and other related activities	549,412	97,044,854	209,108	30,886,470	3	1,020	758,523	127,932,344
Other agricultural support activities	41,182	5,984,280	4,523	740,821	-	-	45,705	6,725,101
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
2. Forestry and logging	-	-	-	-	-	-	-	-
3. Fishing and aquaculture	907	123,114	294	32,581	-	-	1,201	155,695
B. Mining and quarrying	3	832	-	-	-	-	3	832
05 - Mining of coal and lignite	2	773	-	-	-	-	2	773
06 - Extraction of crude petroleum and natural gas	1	59	-	-	-	-	1	59
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	33,275	5,976,810	12,065	1,259,846	1	666	45,341	7,237,322
10 - Manufacture of food products	8,960	1,034,889	1,045	114,606	-	-	10,005	1,149,495
11 - Manufacture of beverages	377	71,586	5	727	-	-	382	72,313
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	3,707	2,342,716	1,259	557,927	1	666	4,967	2,901,308
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-
Finishing of textiles	1	12	-	-	-	-	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	23	5,053	200	47,248	-	-	223	52,301
Manufacture of carpets and rugs	121	18,488	58	4,214	-	-	179	22,702
Manufacture of other textiles n.e.c.	3,562	2,319,162	1,001	506,464	1	666	4,564	2,826,293
14 - Manufacture of wearing apparel	1,853	204,135	3,764	203,614	-	-	5,617	407,749
15 - Manufacture of leather and related products	253	47,821	32	2,588	-	-	285	50,409

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	62	11,427	3	183	-	-	65	11,609
Manufacture of luggage, handbags and the like, saddlery and harness	105	27,967	8	1,713	-	-	113	29,680
Manufacture of footwear	86	8,427	21	692	-	-	107	9,120
a. Leather wear	85	8,236	21	692	-	-	106	8,929
b. Rubber and Plastic wear	1	191	-	-	-	-	1	191
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	281	43,807	1	60	-	-	282	43,867
17 - Manufacture of paper and paper products	5	1,624	2	36	-	-	7	1,660
18 - Printing and reproduction of recorded media	157	30,577	1	300	-	-	158	30,877
Printing and other service activities related to printing	157	30,577	1	300	-	-	158	30,877
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	-	-	-	-	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4	381	3	110	-	-	7	491
22 - Manufacture of rubber and plastics products	9	6,491	-	-	-	-	9	6,491
23 - Manufacture of other non-metallic mineral products	228	53,716	7	387	-	-	235	54,102
24 - Manufacture of basic metals	290	44,231	1	11	-	-	291	44,241
25 - Manufacture of fabricated metal products, except machinery and equipment	12,206	918,157	3,997	235,816	-	-	16,203	1,153,973
26 - Manufacture of computer, electronic and optical products	201	32,784	130	7,119	-	-	331	39,903
27 - Manufacture of electrical equipment	10	17,433	-	-	-	-	10	17,433
28 - Manufacture of machinery and equipment	3	72	-	-	-	-	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	10	553	1	40	-	-	11	593
31 - Manufacture of furniture	437	71,053	68	4,709	-	-	505	75,761
32 - Other manufacturing	4,280	1,054,488	1,749	131,797	-	-	6,029	1,186,286
Manufacture of jewellery and related articles	67	11,564	2	32	-	-	69	11,596
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	9	1,002	9	376	-	-	18	1,378
Manufacture of sports goods	89	19,597	13	636	-	-	102	20,233
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	244	52,712	38	3,146	-	-	282	55,858
Manufacture of Handicrafts	142	17,780	262	21,802	-	-	404	39,582
Other manufacturing n.e.c.	3,729	951,833	1,425	105,806	-	-	5,154	1,057,639
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	1,727	2,165,657	1,727	2,165,657
Electric power generation, transmission and distribution	-	-	-	-	1,727	2,165,657	1,727	2,165,657
a) Hydel	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	1,727	2,165,657	1,727	2,165,657
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	7,670	2,719,864	1,291	499,460	-	-	8,961	3,219,324
41 - Construction of buildings	7,670	2,719,864	1,291	499,460	-	-	8,961	3,219,324
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st December, 2023

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	174,067	36,336,971	43,588	7,473,629	1	415	217,656	43,811,015
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,500	466,117	10	6,437	-	-	2,510	472,554
46 - Wholesale trade, except of motor vehicles and motorcycles	33,449	8,166,826	6,490	1,708,748	-	-	39,939	9,875,574
47 - Retail trade, except of motor vehicles and motorcycles	138,118	27,704,028	37,088	5,758,444	1	415	175,207	33,462,887
H. Transportation and storage	1,474	365,743	362	61,310	-	-	1,836	427,053
49 - Land transport and transport via pipelines	1,409	355,950	352	60,606	-	-	1,761	416,556
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	65	9,793	10	705	-	-	75	10,498
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,609	277,838	225	14,848	-	-	1,834	292,686
55 - Accommodation	928	204,309	22	7,079	-	-	950	211,388
56 - Food and beverage service activities	681	73,529	203	7,769	-	-	884	81,299
J. Information and communication	199	31,393	7	412	-	-	206	31,805
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	102	16,146	6	397	-	-	108	16,542
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	95	14,521	1	15	-	-	96	14,537
62 - Computer programming, consultancy and related activities	2	726	-	-	-	-	2	726
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	11	1,505	4	114	-	-	15	1,619
L. Professional, scientific and technical activities	1,714	311,253	366	47,758	-	-	2,080	359,010
69 - Legal and accounting activities	1,233	238,615	205	33,935	-	-	1,438	272,551
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	207	39,482	30	3,144	-	-	237	42,626
72 - Scientific research and development	1	199	-	-	-	-	1	199
73 - Advertising and market research	248	29,341	129	10,641	-	-	377	39,982
74 - Other professional, scientific and technical activities	1	138	-	-	-	-	1	138
75 - Veterinary activities	24	3,477	2	30	-	-	26	3,515
M. Administrative and support service activities	51,201	6,403,939	13,914	1,299,213	-	-	65,215	7,703,152
77 - Rental and leasing activities	38	5,811	11	665	-	-	49	6,476
78 - Employment activities	48,558	5,958,497	13,260	1,200,100	-	-	61,818	7,158,597
79 - Travel agency, tour operator, reservation service and related activities	58	8,226	6	882	-	-	64	9,107
80 - Security and investigation activities	1	0	-	-	-	-	1	0
81 - Services to buildings and landscape activities	34	6,093	-	-	-	-	34	6,093
82 - Office administrative, office support and other business support activities	2,612	425,312	637	97,567	-	-	3,249	522,879
N. Education	8,084	900,789	1,804	210,129	-	-	9,888	1,110,918
O. Human health and social work activities	9,788	1,405,802	14,397	782,673	-	-	24,185	2,188,476
86 - Human health activities	294	62,622	64	12,443	-	-	358	75,065
87 - Residential care activities	9,494	1,343,181	14,333	770,230	-	-	23,827	2,113,411
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	1,131	170,379	701	51,044	-	-	1,832	221,423
Q. Other service activities	31,282	3,675,993	11,422	1,617,040	-	-	42,704	5,293,034
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-
VI. PERSONAL	2,958,951	68,649,208	776,757	15,967,036	-	-	3,735,708	84,616,244
A. Bank Employees	6,219	4,744,556	597	407,279	-	-	6,816	5,151,834
1) For house building	735	3,226,803	76	257,552	-	-	811	3,484,355
2) For transport i.e. purchase of car etc.	1,094	591,493	58	66,765	-	-	1,152	658,258
3) Other purposes	4,390	926,260	463	82,962	-	-	4,853	1,009,222
B. Consumer Financing	2,841,767	51,235,112	670,650	10,369,463	-	-	3,512,417	61,604,575
1) For house building	113,425	35,998,265	27,476	7,955,139	-	-	140,901	43,953,404
2) For transport i.e. purchase of car etc	1,536	1,264,483	21	19,452	-	-	1,557	1,283,935
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-	-	-
5) Personal loans	2,726,806	13,972,364	643,153	2,394,871	-	-	3,369,959	16,367,236
C) Other	110,965	12,669,541	105,510	5,190,294	-	-	216,475	17,859,835
VII. OTHER	29,632	6,384,334	4,101	908,121	1	248	33,734	7,292,704
Total	4,441,108	325,259,640	1,216,761	80,583,846	1,762	2,172,871	5,659,631	407,836,358

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

8.9 Advances Classified by Rate of Interest Microfinance Banks

(Thousand Rupees)

Rate of Interest	Dec-22	Sep-23	Dec-23
0.00	9,354,051	25,865,472	26,968,547
1.00	-	-	-
2.00	-	-	-
3.00	240,821	351,898	332,463
4.00	73,847	155,960	213,229
5.00	14,035,139	14,152,356	14,170,324
6.00	5,250	-	-
7.00	33,939	27,038	32,044
8.00	477,589	3,459,311	1,029,265
9.00	207,951	-	-
10.00	742,454	1,271,004	93,979
11.00	11,541	6,730	8,690
12.00	13,432	11,099	4,234
13.00	196,269	59,944	64,569
14.00	137,394	20,260	12,000
15.00	733,585	498,918	103,897
16.00	338,734	58,905	52,762
17.00	261,666	46,542	32,269
18.00	1,164,529	616,628	245,190
19.00	840,046	329,211	256,806
20.00	3,528,928	1,489,466	1,098,875
21.00	3,403,716	2,084,547	1,400,459
22.00	4,965,711	3,009,844	2,545,682
23.00	5,982,161	3,766,273	3,228,026
24.00	6,123,181	3,863,441	2,568,589
25.00	11,914,287	5,414,789	4,136,327
26.00	19,516,782	7,024,761	4,662,959
27.00	13,426,515	5,932,035	3,780,642
28.00	28,819,193	11,551,324	5,809,444
29.00	13,470,521	8,544,358	6,435,430
30.00	16,146,902	9,936,679	7,001,835
31.00	15,227,675	16,487,763	12,976,027
32.00	27,048,374	22,257,909	19,044,375
33.00	33,868,829	18,814,252	15,469,946
34.00	30,433,447	25,427,470	21,950,598
35.00	13,531,428	13,813,270	11,700,089
36.00	23,981,233	36,088,283	20,695,164
37.00	11,891,301	26,347,021	32,528,839
38.00	4,264,389	15,209,941	29,878,532
39.00	1,119,797	9,851,918	23,644,597
40.00	990,343	20,924,167	29,437,696
41.00	1,752,488	15,744,322	17,425,926
42.00	9,507,966	17,144,580	29,247,558
43.00	879,039	6,157,908	6,072,675
44.00	1,830,288	8,376,009	7,467,903
45.00	916,583	3,163,138	3,137,431
46.00	5,200,613	3,458,858	3,813,862
47.00	3,222,809	4,427,348	4,375,990
48.00	7,381,986	4,602,760	3,261,043
49.00	2,636,215	2,078,928	3,825,150
50.00 & above	9,875,394	13,688,626	25,694,421
Total	361,726,329	393,613,267	407,936,358

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

8.9.1 Advances Classified by Rate of Interest and Gender

Microfinance Banks
As on 31st December, 2023

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	23,133,482	3,827,612	7,452	26,968,547
1.00	-	-	-	-
2.00	-	-	-	-
3.00	298,056	34,407	-	332,463
4.00	174,414	38,816	-	213,229
5.00	12,134,430	2,035,895	-	14,170,324
6.00	-	-	-	-
7.00	32,044	-	-	32,044
8.00	1,028,240	1,025	-	1,029,265
9.00	-	-	-	-
10.00	86,228	7,751	-	93,979
11.00	7,990	700	-	8,690
12.00	3,899	336	-	4,234
13.00	63,018	1,551	-	64,569
14.00	9,645	2,355	-	12,000
15.00	97,638	6,259	-	103,897
16.00	50,335	2,427	-	52,762
17.00	24,134	8,135	-	32,269
18.00	225,621	19,569	-	245,190
19.00	220,957	35,849	-	256,806
20.00	1,000,980	96,205	1,690	1,098,875
21.00	1,172,329	228,130	-	1,400,459
22.00	2,197,249	348,434	-	2,545,682
23.00	2,813,469	411,871	2,686	3,228,026
24.00	2,277,533	289,236	1,819	2,568,589
25.00	3,495,631	478,451	162,244	4,136,327
26.00	4,074,227	488,224	100,508	4,662,959
27.00	3,347,534	433,108	-	3,780,642
28.00	4,243,660	1,553,290	12,494	5,809,444
29.00	5,943,235	432,373	59,821	6,435,430
30.00	5,692,664	1,252,150	57,020	7,001,835
31.00	9,911,158	3,038,718	26,151	12,976,027
32.00	14,843,603	3,844,456	356,316	19,044,375
33.00	11,029,171	4,218,704	222,071	15,469,946
34.00	18,419,435	2,385,222	1,145,941	21,950,598
35.00	9,320,774	2,378,645	670	11,700,089
36.00	15,779,993	4,915,172	-	20,695,164
37.00	26,061,145	6,462,015	5,678	32,528,839
38.00	22,724,832	7,152,872	829	29,878,532
39.00	18,115,050	5,529,497	50	23,644,597
40.00	24,797,601	4,632,145	7,950	29,437,696
41.00	13,226,503	4,198,392	1,031	17,425,926
42.00	21,947,491	7,300,067	-	29,247,558
43.00	4,982,965	1,089,508	203	6,072,675
44.00	6,044,220	1,423,683	-	7,467,903
45.00	2,463,499	673,685	248	3,137,431
46.00	3,005,012	808,850	-	3,813,862
47.00	3,000,672	1,375,318	-	4,375,990
48.00	2,685,734	575,309	-	3,261,043
49.00	2,176,509	1,648,640	-	3,825,150
50.00 & above	20,875,632	4,818,789	-	25,694,421
Total	325,259,640	80,503,846	2,172,871	407,936,358

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

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	166,304	82,940	249,243	199,254	94,800	294,053	221,503	94,524	316,027
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	63,054	42,953	106,007	47,286	46,571	93,857	39,442	45,175	84,616
	Others	3,903	2,573	6,476	3,335	2,348	5,683	4,512	2,781	7,293
	Total	233,261	128,466	361,726	249,875	143,719	393,593	265,457	142,479	407,936
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	121,681	50,209	171,890	142,583	62,962	205,545	161,292	61,351	222,643
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	33,529	22,311	55,840	21,338	20,369	41,707	16,610	18,001	34,611
	Others	2,357	1,111	3,468	2,220	984	3,203	2,835	1,153	3,988
	Total	157,566	73,632	231,198	166,140	84,315	250,455	180,738	80,504	261,242
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	33,263	23,714	56,977	43,002	18,568	61,570	45,836	19,567	65,403
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	22,401	10,306	32,707	19,640	11,381	31,021	16,146	12,877	29,023
	Others	1,425	785	2,210	940	567	1,506	1,447	665	2,112
	Total	57,089	34,805	91,894	63,582	30,515	94,097	63,429	33,109	96,539
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	7,618	4,273	11,891	8,959	7,207	16,166	9,272	7,497	16,769
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,427	2,522	4,950	2,191	2,468	4,659	2,407	1,628	4,035
	Others	27	478	506	80	615	696	107	755	861
	Total	10,073	7,273	17,346	11,231	10,290	21,521	11,785	9,880	21,665
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,047	270	1,316	1,737	518	2,255	2,145	314	2,459
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,386	799	3,185	2,191	892	3,083	2,359	562	2,921
	Others	94	30	125	75	34	110	96	38	134
	Total	3,527	1,099	4,625	4,003	1,444	5,447	4,600	915	5,514
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	706	706	-	1,296	1,296	-	1,187	1,187
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	5,276	5,276	-	10,169	10,169	-	10,911	10,911
	Others	-	27	27	-	91	91	-	119	119
	Total	-	6,009	6,009	-	11,556	11,556	-	12,217	12,217

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,303	1,819	4,122	2,884	1,930	4,814	2,854	2,028	4,882
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,051	503	2,554	1,844	390	2,233	1,833	382	2,214
	Others	0	-	0	19	10	29	26	11	37
	Total	4,354	2,322	6,676	4,747	2,329	7,076	4,713	2,421	7,133
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	78	1,687	1,765	88	2,319	2,408	104	2,580	2,684
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	75	1,076	1,151	82	902	985	87	814	901
	Others	-	141	141	1	47	48	1	40	42
	Total	153	2,904	3,057	171	3,269	3,440	193	3,434	3,627

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,656,430	5,118,583	2,742,306	8,005,017	3,083,991	9,103,105
5,000 to 10,000	65,353	449,774	173,852	1,155,699	214,749	1,415,058
10,000 to 20,000	90,474	1,389,359	119,953	1,646,637	149,690	2,043,738
20,000 to 25,000	62,594	1,345,573	39,080	868,078	38,315	850,423
25,000 to 30,000	66,780	1,844,325	47,161	1,300,819	44,071	1,220,458
30,000 to 40,000	150,627	5,384,710	114,225	3,922,184	103,733	3,601,325
40,000 to 50,000	191,625	8,767,297	130,803	5,727,978	132,234	5,865,772
50,000 to 60,000	217,628	11,827,986	178,014	9,178,133	152,402	8,097,443
60,000 to 70,000	217,588	13,999,266	150,556	9,452,880	136,192	8,619,372
70,000 to 80,000	236,037	17,635,232	169,210	12,368,233	148,078	10,932,428
80,000 to 90,000	132,527	11,150,267	110,429	9,104,647	99,816	8,343,085
90,000 to 100,000	158,849	15,137,246	106,197	9,975,609	105,082	9,936,569
100,000 to 200,000	697,425	92,231,264	734,699	97,330,637	704,971	95,949,736
200,000 to 300,000	170,303	40,174,590	224,033	51,605,821	258,290	59,158,584
300,000 to 400,000	73,565	25,029,750	88,188	29,686,696	92,428	31,505,925
400,000 to 500,000	41,906	18,732,110	51,860	22,937,477	54,618	24,369,730
500,000 to 600,000	26,054	13,934,959	37,336	19,540,863	36,768	19,682,781
600,000 to 700,000	15,409	9,938,138	20,624	13,315,973	22,358	14,454,348
700,000 to 800,000	12,479	9,307,159	16,338	12,176,439	17,658	13,169,614
800,000 to 900,000	9,567	8,096,712	13,819	11,728,323	15,259	12,957,044
900,000 to 1,000,000	13,861	13,251,050	15,058	14,304,377	15,241	14,516,913
1,000,000 to 2,000,000	21,513	29,530,268	27,550	37,166,827	29,358	39,605,839
2,000,000 & Over	2,564	7,450,711	3,822	11,113,921	4,329	12,537,068
Total	5,331,158	361,726,329	5,315,113	393,613,267	5,659,631	407,936,358

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

8.11.1 Advances Classified by Size of Accounts and Gender

Microfinance Banks
As on 31st December, 2023

Size of Account (Rs.)	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,468,320	7,830,906	615,671	1,272,199	-	-	3,083,991	9,103,105
5,000 to 10,000	178,928	1,169,304	35,821	245,754	-	-	214,749	1,415,058
10,000 to 20,000	108,958	1,452,651	40,732	591,087	-	-	149,690	2,043,738
20,000 to 25,000	20,610	455,738	17,704	394,663	1	23	38,315	850,423
25,000 to 30,000	23,905	663,498	20,165	556,931	1	29	44,071	1,220,458
30,000 to 40,000	62,728	2,182,645	41,005	1,418,680	-	-	103,733	3,601,325
40,000 to 50,000	90,886	4,039,854	41,347	1,825,874	1	45	132,234	5,865,772
50,000 to 60,000	115,067	6,114,902	37,334	1,982,492	1	50	152,402	8,097,443
60,000 to 70,000	107,967	6,828,071	28,225	1,791,301	-	-	136,192	8,619,372
70,000 to 80,000	117,006	8,637,432	31,072	2,294,996	-	-	148,078	10,932,428
80,000 to 90,000	80,749	6,747,342	19,064	1,595,497	3	246	99,816	8,343,085
90,000 to 100,000	83,230	7,872,953	21,852	2,063,616	-	-	105,082	9,936,569
100,000 to 200,000	552,157	75,081,586	152,752	20,858,575	62	9,575	704,971	95,949,736
200,000 to 300,000	192,744	44,561,208	65,462	14,576,481	84	20,895	258,290	59,158,584
300,000 to 400,000	75,373	25,719,043	16,926	5,742,332	129	44,550	92,428	31,505,925
400,000 to 500,000	45,360	20,247,245	9,184	4,088,927	74	33,558	54,618	24,369,730
500,000 to 600,000	30,206	16,180,973	6,479	3,456,788	83	45,020	36,768	19,682,781
600,000 to 700,000	18,496	11,955,369	3,759	2,431,980	103	66,999	22,358	14,454,348
700,000 to 800,000	14,810	11,046,864	2,759	2,056,656	89	66,094	17,658	13,169,614
800,000 to 900,000	12,749	10,825,939	2,430	2,063,407	80	67,698	15,259	12,957,044
900,000 to 1,000,000	12,807	12,197,617	2,364	2,252,422	70	66,875	15,241	14,516,913
1,000,000 to 2,000,000	24,616	33,199,827	4,108	5,511,500	634	894,512	29,358	39,605,839
2,000,000 & Over	3,436	10,248,673	546	1,431,692	347	856,703	4,329	12,537,068
Total	4,441,108	325,259,640	1,216,761	80,503,846	1,762	2,172,871	5,659,631	407,936,358

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	201,253,526.2	203,420,442.0	201,153,204.2	124,018,448	125,836,667	124,978,398	151,732,695	160,983,408	152,618,539
1) Treasury Bills	120,610,096.2	122,338,535.0	120,545,226.8	41,696,078	43,034,100	41,873,248	88,251,680	96,891,836	88,212,693
2) Pakistan Investment Bonds (PIBs)	80,643,430.0	81,081,907.0	80,607,977.4	82,322,370	82,802,567	83,105,150	63,481,016	64,091,572	64,405,846
a. Fixed Rate	70,130,879.7	70,481,907.0	69,845,450.2	54,134,326	54,282,567	54,025,193	33,622,969	33,821,572	33,642,232
b. Floating Rate	10,512,550.3	10,600,000.0	10,762,527.2	28,188,044	28,520,000	29,079,957	29,858,046	30,270,000	30,763,614
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,839.0	255,919.0	255,839.0	255,838	255,919	255,838	255,838	255,919	255,838
IX. MUTUAL FUNDS	21,913,212.0	21,913,212.0	21,913,212.0	6,996,602	6,996,602	6,996,602	8,161,562	8,161,562	8,161,562
X. OTHERS	-	-	-	1,201,808	1,200,000	1,201,808	200,000	200,000	203,986
XI. Islamic Banking Products - Investments	2,310,543.0	2,324,947.0	2,320,171.0	5,478,315	5,500,819	5,498,630	2,765,545	2,790,747	2,780,679
a. Government Islamic Securities	1,298,490.0	1,299,200.0	1,308,118.0	5,440,379	5,440,855	5,460,694	2,730,387	2,730,783	2,745,521
1. GOP Ijara Sukuk	1,298,490.0	1,299,200.0	1,308,118.0	5,440,379	5,440,855	5,460,694	2,730,387	2,730,783	2,745,521
a. Variable Rental Rate (VRR)	1,298,490.0	1,299,200.0	1,308,118.0	5,440,379	5,440,855	5,460,694	2,730,387	2,730,783	2,745,521
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	1,012,053.0	1,025,747.0	1,012,053.0	37,936	59,964	37,936	35,158	59,964	35,158
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	965,824.0	965,824.0	965,824.0	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	46,229.0	59,923.0	46,229.0	37,936	59,964	37,936	35,158	59,964	35,158
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	225,733,120	227,914,520	225,642,426	137,951,012	139,790,007	138,931,276	163,115,640	172,391,636	164,020,604