

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Assets	782,369,086	844,817,403	882,279,298
I. Currency and Deposits	72,280,580	85,759,544	88,585,317
1. Currency	8,203,797	11,097,506	10,168,463
2. Transferable Deposits	43,467,309	68,245,593	60,318,184
3. Restricted/ compulsory deposits	789,601	372,001	403,610
4 Other Deposits	19,819,873	6,044,445	17,695,060
II. Securities (other than shares)	170,299,743	164,016,631	171,693,347
1. Short-term	81,658,791	96,415,332	96,962,832
2. Long-term	88,640,951	67,601,299	74,730,515
III. Loans extended (Advances)¹	442,066,477	492,120,518	506,502,409
1. Short-term	285,114,203	327,409,346	341,034,022
A) Money at call	5,681,760	1,474,522	6,282,770
B) Reverse Repo	997,319	15,307,713	13,758,521
C) Bills purchased and discounted	-	-	174,008
D) Other short-term loans	278,435,124	310,627,111	320,818,724
2. Long-term	156,952,275	164,711,172	165,468,387
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	207,157	134,682	147,788
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	45,094,773	43,851,665	53,608,216
1. Trade credit and advances	24,119	12,972	33,646
2. Others	45,070,654	43,838,693	53,574,570
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	70	16,081	67,156
D) Miscellaneous assets residents sector	45,070,584	43,822,612	53,507,414
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	52,420,355	58,934,363	61,742,221
1. Produced assets	51,359,306	57,037,461	58,791,704
A) Tangible fixed assets	41,019,644	45,670,897	46,965,283
a) Dwellings	2,482,346	1,905,390	2,786,767
i) Building on freehold land	-	-	-
ii) Building on leasehold land	2,482,346	1,905,390	2,786,767
b) Other buildings and structures	8,215,761	9,570,777	10,680,468
i) Building on freehold land	-	918,060	918,060
ii) Building on leasehold land	8,215,761	8,652,717	9,762,408
c) Machinery and equipment	22,422,806	26,727,243	25,950,705
i) Transport equipment	1,708,309	1,871,115	1,809,039
ii) Furniture & Fixtures	3,899,840	3,774,176	2,886,537
iii) Office equipment	11,198,239	13,848,417	14,028,051
iv) Other machinery & equipment	5,616,418	7,233,536	7,227,078
d) Other tangible fixed assets n.e.s	7,898,732	7,467,487	7,547,343
B) Intangible fixed assets	10,339,662	11,366,563	11,826,421
a) Computer software	9,166,582	10,020,088	10,349,099
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,173,080	1,346,475	1,477,322
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,061,049	1,639,005	1,633,058
A) Tangible non-produced assets	1,037,053	1,616,746	1,610,799
a) Land	(103,746)	343,470	90,050
i) Land underlying Buildings and structures	(103,746)	343,470	90,050
1. Freehold land	(103,746)	343,470	90,050
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,140,799	1,273,276	1,520,749
B) Intangible non-produced assets	23,996	22,259	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	23,996	22,259	22,259
3. Capital work in progress	-	257,897	1,317,459

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Liabilities	782,369,086	844,817,403	882,279,298
I. Deposits²	494,605,883	607,812,557	649,516,683
1. Transferable Deposits	309,369,015	359,038,429	383,272,902
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	185,236,868	248,774,128	266,243,781
II. Securities (other than shares bonds/ debentures etc.)	8,998,592	8,672,778	8,408,728
1. Short-term	-	-	-
2. Long-term	8,998,592	8,672,778	8,408,728
III. Loans (Borrowings)	125,252,068	64,991,158	55,567,638
1. Short-term	15,607,574	8,607,891	12,436,712
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	6,767,175	-	1,481,159
C) Other short-term borrowings	8,840,399	8,607,891	10,955,553
2. Long-term borrowings	109,644,494	56,383,267	43,130,926
IV. Financial Derivatives	-	-	-
V. Other accounts payable	110,736,873	125,957,267	139,480,721
1. Provision for losses	28,563,424	33,577,094	41,206,404
A) Provision for loan losses-Specific	23,546,122	32,573,009	37,364,863
B) Provision for loan losses-General	5,017,302	1,004,085	3,841,541
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	28,121,928	32,567,363	33,835,537
3. Other accounts payable to other resident Sectors	54,051,521	59,812,810	64,438,781
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	244,717	171,280	165,758
D) Miscellaneous liability items	53,806,804	59,641,530	64,273,023
a) Suspense account	-	676	-
b) Provision for expected costs	1,517,509	1,922,807	1,827,545
c) Deferred tax liabilities	-	-	-
d) Accrued wages	224,636	434,134	87,112
e) Accrued rent	327	293	(171)
f) Accrued taxes	922,682	564,767	741,662
g) Other miscellaneous liability items	51,141,650	56,718,853	61,616,875
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	42,775,669	37,383,643	29,305,527
1. Quoted	13,003,447	13,003,447	13,003,447
2. Non quoted	24,957,136	26,959,107	26,959,107
3. Investment fund shares	-	-	-
4. Retained earnings	(48,208,803)	(52,133,190)	(63,300,685)
5. Current year result	117,609	(8,128,265)	(5,378,444)
6. General and special reserve	53,493,587	57,375,180	57,858,272
7. Valuation adjustments	(587,307)	307,364	163,830

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	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	48,100,004	59,574,956	62,425,397
1. Loans and advances	28,584,133	34,574,417	32,804,624
2. Investments	7,279,609	8,205,017	9,843,195
3. Lendings to financial institutions	153,834	414,074	1,019,959
4. Balances with banks	1,792,539	1,262,282	1,515,733
5. Income from inter-office lending	10,172,170	15,007,713	16,987,621
6. Other	117,719	111,453	254,265
B. Mark-Up/Return/Interest Expensed	31,101,869	40,995,991	45,617,152
1. Deposits	15,638,116	22,365,392	24,842,829
2. Borrowings	4,580,279	2,719,658	2,738,437
3. Subordinated debt	544,060	680,375	692,054
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	164,532	203,464	347,838
6. Expense on inter-office borrowing	10,172,109	15,007,713	16,987,621
7. Other	2,773	19,389	8,373
I. Net Mark-Up/Return/Interest Income (A - B)	16,998,135	18,578,965	16,808,246
C. Non Mark-Up/Return/Interest Income	6,757,153	10,216,636	9,612,903
1. Fee & Commission Income	3,846,355	6,807,999	6,397,604
i. Branch banking customer fees	1,270,035	787,551	680,796
ii. Consumer finance related fees	177,328	1,390,865	1,651,763
iii. Card related fees (debit and credit cards)	88,798	106,015	138,954
iv. Credit related fees	28,311	720,241	631,786
v. Investment banking fee	-	-	-
vi. Commission on trade	192	233	238
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	4,720	6,334	3,872
ix. Commission on remittances including home remittances	(8)	212	208
x. Commission on utility bills	482	432	443
xi. Commission income - Bancassurance	(5,213)	2,622	2,051
xii. Rent on lockers	41	294	308
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,281,669	3,793,200	3,287,186
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(1,481)	2,856	(42,765)
i. Realised	181	1,239	(52,750)
ii. Unrealised - held for trading	(1,662)	1,617	9,985
6. Other Income	2,912,279	3,405,781	3,258,063
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	6,905	37,723	3,019
iii. Loss on termination of lease liability against right of use assets	10,945	61,885	6,142
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	2,894,429	3,306,173	3,248,902
II. Total Income (I + C)	23,755,288	28,795,601	26,421,148

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	20,035,420	26,691,302	27,022,172
1. Operating expenses	19,711,253	26,661,221	26,967,906
i. Total compensation expense	6,007,942	7,415,990	7,099,607
ii. Property expense	4,024,901	5,389,538	5,202,121
a. Rent and taxes	368,804	411,931	237,120
b. Insurance	540,845	589,743	528,045
c. Utilities cost	356,722	601,999	446,910
d. Lease rental	155,686	117,917	14,076
e. Fuel expense generators	150,079	148,639	126,199
f. Security (including guards)	434,698	538,874	509,872
g. Repair and maintenance (including janitorial charges)	403,645	1,126,628	1,552,744
h. Depreciation on right-of-use assets	393,734	720,832	557,695
i. Depreciation	1,220,688	1,132,975	1,229,460
iii. Information technology expenses	1,623,678	655,924	809,397
iv. Other operating expenses	8,054,733	13,199,769	13,856,782
2. Workers welfare fund	322,086	4,940	44,471
3. Other charges	2,081	25,141	9,795
i. Penalties imposed by State Bank of Pakistan	1,014	10,262	1,297
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	1,067	14,879	8,498
III. Profit before provisions (II - D)	3,719,868	2,104,299	(601,023)
E. Provisions / (reversals) and write offs - net	5,989,297	6,289,772	7,274,575
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	6,850,436	7,609,360	7,879,256
4. (Reversals) / provisions against off balance sheet items	-	-	23,000
5. Reversals against other assets	(264,041)	5,400	-
6. Recovery of written off / charged off bad debts	(597,098)	(1,324,988)	(627,681)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(2,269,428)	(4,185,473)	(7,875,599)
G. Taxation	(61,536)	(750,225)	(2,812,434)
1. Current	1,211,931	550,659	1,851,627
2. Prior	57,584	57,564	-
3. Deferred	(1,331,051)	(1,358,448)	(4,664,061)
V. Profit After Taxation (IV - G)	(2,207,893)	(3,435,248)	(5,063,165)
Notes on Human Resources			
Number of Employees*	27,185	24,376	25,884
1. Permanent	19,725	18,507	19,338
a. Male	17,335	16,170	16,827
b. Female	2,390	2,337	2,511
2. Contractual	7,460	5,869	6,546
a. Male	6,480	5,089	5,523
b. Female	980	780	1,023

* 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)					
	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	92,361,878	122,446,063	104,290,799	154,845,151	106,281,256	170,974,936
II. Call Deposits	1,749	448,128	1,649	491,809	1,625	638,200
III. Other Deposit Accounts	131	4,078	162,062	4,219	170,058	108,585
IV. Saving Deposits	2,517,480	174,911,355	1,199,015	179,819,837	739,897	191,172,274
V. Fixed or Term Deposits	92,969	185,458,451	114,044	254,408,957	111,642	266,871,371
1) Less Than Three Months	960	3,444,064	1,321	4,276,992	1,401	3,278,469
2) For Three Months and Over but Less Than Six Months	2,063	9,186,346	2,236	16,142,822	2,057	12,532,595
3) For Six Months and Over but Less Than One Year	2,877	12,410,036	5,092	16,421,342	4,910	10,321,057
4) For One Year & Over but Less Than Two Years	41,825	116,215,602	60,399	160,238,330	65,225	186,119,288
5) For Two Years & Over but Less Than Three Years	2,521	4,308,173	3,847	6,407,200	3,472	6,428,759
6) For Three Years & Over but Less Than Four Years	31,399	30,533,718	34,212	45,422,753	28,505	43,524,978
7) For Four Years & Over but Less Than Five Years	130	98,252	27	37,437	17	26,487
8) For Five Years & Over but Less Than Ten Years	11,194	9,262,259	6,910	5,462,081	6,055	4,639,737
9) For Ten Years and Over	-	-	-	-	-	-
Total	94,974,207	483,268,074	105,767,569	589,569,973	107,304,478	629,765,366

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks
As on 31st March, 2024

(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	74,345,553	130,806,536.83	31,897,949	26,096,354.88	9,093	1,127,509.73	28,661	12,944,534.81	106,281,256	170,974,936
II. Call Deposits	1,070	54,565	11	2,656	2	4	542	580,974	1,625	638,200
III. Other Deposit Accounts	99	21	169,955	9	4	1	-	108,554	170,058	108,585
IV. Saving Deposits	596,639	50,312,917	117,284	12,981,357	9,597	7,528,048	16,377	120,349,951	739,897	191,172,274
V. Fixed or Term Deposits	69,067	95,818,474	31,859	37,836,478	8,626	21,975,536	2,090	111,240,883	111,642	266,871,371
1) Less Than Three Months	861	1,425,400	457	976,529	44	34,814	39	841,725	1,401	3,278,469
2) For Three Months and Over but Less Than Six Months	1,173	2,424,761	654	1,363,790	133	290,717	97	8,453,327	2,057	12,532,595
3) For Six Months and Over but Less Than One Year	3,048	4,672,722	1,392	1,841,090	351	601,528	119	3,205,717	4,910	10,321,057
4) For One Year & Over but Less Than Two Years	40,198	54,137,335	17,858	21,224,124	5,842	13,759,978	1,327	96,997,852	65,225	186,119,288
5) For Two Years & Over but Less Than Three Years	2,033	3,646,105	1,146	1,406,869	250	840,472	43	535,315	3,472	6,428,759
6) For Three Years & Over but Less Than Four Years	18,725	27,468,318	8,709	10,069,783	854	5,090,246	217	896,631	28,505	43,524,978
7) For Four Years & Over but Less Than Five Years	7	9,554	7	2,133	3	14,800	-	-	17	26,487
8) For Five Years and Over but Less Than Ten Years	3,022	2,034,278	1,636	952,162	1,149	1,342,982	248	310,316	6,055	4,639,737
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	75,012,428	276,992,514	32,217,058	76,916,856	27,322	30,631,099	47,670	245,224,897	107,304,478	629,765,366

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	483,268,074	589,569,973	170,974,936	638,200	108,585	191,172,274
I. GOVERNMENT	34,871,772	34,386,658	5,408,465	220	-	3,128,283
A. Federal Government	19,981,101	15,470,554	2,118,546	-	-	1,742,215
B. Provincial Governments	14,723,248	18,698,062	3,289,754	100	-	1,364,550
C. Local Bodies	167,422	218,042	166	120	-	21,517
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	190,824	25,953,840	89,073	33	-	2,230,913
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	851	1,254	2,785	-	-	10,891
Utilities	-	-	-	-	-	-
Transport, storage and communications	40,694	4,405	84,953	-	-	6,939
Manufacturing	148,596	23,815,512	-	-	-	2,211,997
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	2	2	-	-	-
Others	649	2,132,634	1,333	-	-	1,086
III. NON-BANK FINANCIAL INSTITUTIONS	99,589,521	85,208,966	238,989	240	-	81,668,238
Mutual Funds and AMCs	63,066,905	52,667,499	116	-	-	58,757,512
Insurance & Pension Funds	1,598,784	2,727,199	135,253	240	-	1,165,773
MFIs and DFIs	7,062,367	7,478,257	75,401	-	-	6,735,375
Stock Exchange & Brokerage Houses	25,817	2,714	47	-	-	6,174
Modarabas	11,706	77,969	38	-	-	15,056
Other NBFIs	27,823,942	22,255,328	28,134	-	-	14,988,348
IV. PRIVATE SECTOR (BUSINESS)	36,252,213	46,369,698	7,216,136	353,597	-	17,083,117
A. Agriculture, forestry and fishing	3,328,895	5,336,580	2,815,844	2	-	1,705,701
1. Crop and animal production, hunting and related service activities	2,944,620	4,897,865	2,815,798	2	-	1,639,667
Growing of Wheat, Rice, Sugar Cane & Cotton	2,028,544	2,469,655	692,385	-	-	1,087,842
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,561	3,473	567	-	-	1,462
Growing of other fruits, vegetables and crops	21,902	74,648	3,665	2	-	7,817
Raising of livestock and other related activities	186,411	1,465,105	2,035,895	-	-	78,666
Other agricultural support activities	702,202	884,985	83,286	-	-	463,880
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	712	-	-	-	-	-
03 - Fishing and aquaculture	383,563	438,714	46	-	-	66,034
B. Mining and quarrying	4,131	28,801	259	-	-	41,009
05 - Mining of coal and lignite	1	27	28	-	-	-
06 - Extraction of crude petroleum and natural gas	4,103	28,320	76	-	-	41,009
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	26	168	118	-	-	-
09 - Mining support service activities	2	286	37	-	-	-
C. Manufacturing	2,445,932	4,040,256	329,645	214	-	1,134,047
10 - Manufacture of food products	585,566	169,361	34,329	-	-	316,898
11 - Manufacture of beverages	2,109	4,159	767	-	-	121
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	281,754	526,556	19,432	-	-	441,513
Preparation and spinning of textile fibres	58,060	93,481	1,720	-	-	5,248
Weaving of textiles	31,526	33,823	7,671	-	-	16,708
Finishing of textiles	302	8,766	286	-	-	8,758
Manufacture of knitted and crocheted fabrics	3,807	724	4,492	-	-	-
Manufacture of made-up textile articles, except apparel	12,951	9,620	4,443	-	-	11,268
Manufacture of carpets and rugs	174,181	379,205	0	-	-	399,446
Manufacture of other textiles n.e.c.	926	937	819	-	-	85
14 - Manufacture of wearing apparel	215,126	135,787	142,480	-	-	4,230
15 - Manufacture of leather and related products	1,206	806	332	-	-	597
-	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
15,811,064	10,321,057	186,119,288	6,428,759	43,524,978	26,487	4,639,737	-	266,871,371	629,765,366
3,395,412	177,900	16,198,989	185,100	66,774	-	47,000	-	20,071,175	28,608,143
2,649,800	51,900	7,077,011	42,000	25,000	-	45,000	-	9,890,711	13,751,472
745,612	126,000	8,984,578	115,100	-	-	2,000	-	9,973,290	14,627,694
-	-	137,400	28,000	41,774	-	-	-	207,174	228,977
-	-	24,504,500	-	-	-	-	-	24,504,500	26,824,519
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	13,676
-	-	-	-	-	-	-	-	-	-
-	-	22,500,000	-	-	-	-	-	22,500,000	91,892
-	-	-	-	-	-	-	-	-	24,711,997
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	2,004,500	-	-	-	-	-	2,004,500	2
1,763,400	1,071,400	7,536,300	-	-	-	-	-	10,371,100	2,006,919
-	-	600,000	-	-	-	-	-	600,000	92,278,567
175,000	-	593,600	-	-	-	-	-	768,600	59,357,628
-	462,500	1,026,700	-	-	-	-	-	1,489,200	2,069,866
-	-	-	-	-	-	-	-	-	8,299,976
-	-	67,000	-	-	-	-	-	67,000	6,221
1,588,400	608,900	5,249,000	-	-	-	-	-	7,446,300	82,094
3,427,964	2,740,416	14,249,665	314,542	800,030	18,437	30,728	-	21,581,782	22,462,782
142,250	172,861	1,079,354	37,542	189,642	14,800	11,751	-	1,648,200	46,234,632
142,250	172,861	499,354	37,542	164,142	14,800	11,751	-	1,042,700	6,169,748
15,131	32,678	256,872	29,647	153,917	14,800	11,751	-	514,796	5,498,168
-	790	-	-	-	-	-	-	790	2,295,023
-	-	69,250	2,300	850	-	-	-	72,400	2,819
2,176	2,300	40,298	1,950	8,750	-	-	-	55,474	83,884
124,943	137,093	132,934	3,645	625	-	-	-	399,240	2,170,035
-	-	-	-	-	-	-	-	-	946,405
-	-	-	-	-	-	-	-	-	-
-	-	580,000	-	25,500	-	-	-	605,500	-
-	-	-	-	-	-	-	-	-	671,580
-	-	-	-	-	-	-	-	-	41,268
-	-	-	-	-	-	-	-	-	28
-	-	-	-	-	-	-	-	-	41,085
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	118
-	-	-	-	-	-	-	-	-	37
298,539	353,980	98,452	10,550	5,542	-	-	-	767,063	2,230,969
6,550	18,350	2,700	-	808	-	-	-	28,408	2,230,969
-	-	2,500	-	-	-	-	-	2,500	379,635
-	-	-	-	-	-	-	-	-	3,388
-	-	15,200	-	-	-	-	-	15,200	-
-	-	12,200	-	-	-	-	-	12,200	476,145
-	-	3,000	-	-	-	-	-	3,000	19,169
-	-	-	-	-	-	-	-	-	27,379
-	-	-	-	-	-	-	-	-	9,044
-	-	-	-	-	-	-	-	-	4,492
-	-	-	-	-	-	-	-	-	15,711
-	-	-	-	-	-	-	-	-	399,447
-	-	-	-	-	-	-	-	-	904
-	500	9,200	-	300	-	-	-	10,000	156,710
-	-	-	-	-	-	-	-	-	929

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	255	72	164	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	439	485	9	-	-	492
Manufacture of footwear	512	226	114	-	-	103
a. Leather wear	510	249	160	-	-	103
b. Rubber and Plastic wear	2	25	48	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	796	548	859	-	-	6
17 - Manufacture of paper and paper products	1,378	861	18,326	-	-	7
18 - Printing and reproduction of recorded media	10,363	7,660	3,213	3	-	2,037
Printing and other service activities related to printing	10,363	7,657	3,215	3	-	2,037
Reproduction of recorded media	0	7	2	-	-	-
19 - Manufacture of coke and refined petroleum products	3,173	1,698	386	-	-	143
20 - Manufacture of chemicals and chemical products	511,243	2,056,497	3,417	-	-	40,675
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10,923	5,607	4,155	-	-	62
22 - Manufacture of rubber and plastics products	8,446	187	183	-	-	6
23 - Manufacture of other non-metallic mineral products	20,102	37,811	67,897	-	-	136
24 - Manufacture of basic metals	6,455	14,227	8,643	-	-	38,486
25 - Manufacture of fabricated metal products, except machinery and equipment	211	1,532	358	-	-	-
26 - Manufacture of computer, electronic and optical products	6,091	8,505	919	-	-	3,956
27 - Manufacture of electrical equipment	12,543	7,487	1,991	200	-	6,864
28 - Manufacture of machinery and equipment	1,367	1,562	62	-	-	512
29 - Manufacture of motor vehicles, trailers and semi-trailers	351	419	273	-	-	-
30 - Manufacture of other transport equipment	455	2	0	-	-	2
31 - Manufacture of furniture	21,011	6,518	1,367	-	-	4,877
32 - Other manufacturing	745,250	1,045,723	15,326	11	-	272,920
Manufacture of jewellery and related articles	73,334	45,156	7,152	-	-	67,617
Manufacture of imitation jewellery and related articles	737	1,726	65	-	-	720
Manufacture of musical instruments	32	35	-	-	-	35
Manufacture of sports goods	2,645	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	6,251	3,013	849	-	-	565
Manufacture of Handicrafts	4,540	3,056	1,076	-	-	1,438
Other manufacturing n.e.c.	657,711	1,000,138	11,840	11	-	202,545
33 - Repair and installation of machinery and equipment	14	5,883	4,004	-	-	-
D. Electricity, gas, steam and air conditioning supply	18,074	21,504	9,336	-	-	4,871
Electric power generation, transmission and distribution	18,035	6,473	805	-	-	4,871
a) Hydal	7,164	4,005	379	-	-	4,866
b) Thermal	-	452	60	-	-	5
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	190	1,128	321	-	-	-
f) Other	10,681	889	46	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	26	15,026	8,526	-	-	-
Steam and air conditioning supply	13	5	5	-	-	-
E. Water supply; sewerage, waste management and remediation activities	1,256	226	225	-	-	-
36 - Water collection, treatment and supply	1,250	210	210	-	-	-
37 - Sewerage	1	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	0	-	-	-	-	-
39 - Remediation activities and other waste management services	5	15	15	-	-	-
F. Construction	664,022	1,019,683	140,065	191,449	-	216,430
41 - Construction of buildings	595,931	853,408	57,783	191,249	-	186,260
42 - Civil engineering	66,914	166,044	82,078	200	-	30,162
43 - Specialized construction activities	1,177	241	212	-	-	8

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	165
-	-	-	-	-	-	-	-	-	502
-	-	-	-	-	-	-	-	-	216
-	-	-	-	-	-	-	-	-	262
-	-	-	-	-	-	-	-	-	48
-	-	-	-	-	-	-	-	-	864
-	-	-	-	-	-	-	-	-	18,333
-	-	5,000	-	-	-	-	-	5,000	10,254
-	-	5,000	-	-	-	-	-	5,000	10,256
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	529
-	-	15,000	-	-	-	-	-	15,000	59,093
-	-	-	-	3,284	-	-	-	3,284	7,501
-	-	-	-	-	-	-	-	-	189
-	-	-	-	-	-	-	-	-	68,033
-	-	-	-	-	-	-	-	-	47,129
-	-	-	-	-	-	-	-	-	358
-	-	1,000	-	-	-	-	-	1,000	5,875
-	-	-	-	-	-	-	-	-	9,055
-	-	-	-	-	-	-	-	-	574
-	-	-	-	-	-	-	-	-	273
-	-	-	-	-	-	-	-	-	2
-	-	160	-	-	-	-	-	160	6,404
291,989	335,130	47,692	10,550	1,150	-	-	-	686,511	974,768
-	3,500	4,300	2,000	-	-	-	-	9,800	84,570
-	-	-	-	-	-	-	-	-	785
-	-	-	-	-	-	-	-	-	35
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	1
-	700	-	650	250	-	-	-	1,600	3,014
-	-	500	-	900	-	-	-	1,400	3,914
291,989	330,930	42,892	7,900	-	-	-	-	673,711	888,107
-	-	-	-	-	-	-	-	-	4,004
-	-	800	100	600	-	-	-	1,500	15,707
-	-	800	100	600	-	-	-	1,500	7,176
-	-	800	-	-	-	-	-	800	6,045
-	-	-	-	-	-	-	-	-	64
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	100	600	-	-	-	700	1,021
-	-	-	-	-	-	-	-	-	46
-	-	-	-	-	-	-	-	-	8,526
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	225
-	-	-	-	-	-	-	-	-	210
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	15
340,000	53,700	504,600	22,500	46,300	-	-	-	967,100	1,515,043
340,000	53,700	502,900	22,500	46,300	-	-	-	965,400	1,400,691
-	-	1,700	-	-	-	-	-	1,700	114,140
-	-	-	-	-	-	-	-	-	220

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Dec-23	Mar-24 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	6,943,914	9,275,428	1,249,279	111,100	-	2,896,944
45 - Wholesale and retail trade and repair of motor vehicles and	94,819	152,555	34,320	8,451	-	70,072
46 - Wholesale trade, except of motor vehicles and motorcycles	3,001,018	4,585,252	421,194	84,267	-	1,844,230
47 - Retail trade, except of motor vehicles and motorcycles	3,848,078	4,537,621	793,765	18,382	-	982,642
H. Transportation and storage	291,041	99,973	111,265	396	-	16,306
49 - Land transport and transport via pipelines	50,801	68,730	37,958	396	-	2,047
50 - Water transport	0	25	25	-	-	-
51 - Air transport	1,917	6,912	28,642	-	-	-
52 - Warehousing and support activities for transportation	26,012	13,878	570	-	-	14,221
53 - Courier activities other than national post activities	212,311	10,428	44,070	-	-	38
I. Accommodation and food service activities	377,725	482,119	24,247	-	-	51,390
55 - Accommodation	362,489	462,208	12,551	-	-	40,638
56 - Food and beverage service activities	15,236	19,911	11,696	-	-	10,752
J. Information and communication	7,312,716	8,072,636	229,032	383	-	5,959,456
58 - Publishing activities	4,713	5,931	3,751	-	-	315
59 - Motion picture, video and television programme production, sound recording and music publishing activities	735	1,337	1,293	-	-	7
60 - Programming and broadcasting activities	5	5	5	-	-	-
61 - Telecommunications	5,932,873	6,550,047	24,331	100	-	4,350,845
62 - Computer programming, consultancy and related activities	52,920	334,993	58,273	283	-	495,015
63 - Information service activities	1,321,468	1,180,323	141,380	-	-	1,113,274
K. Real estate activities	232,924	376,871	15,348	1,000	-	61,564
L. Professional, scientific and technical activities	1,775,958	1,665,188	78,123	47,290	-	525,002
69 - Legal and accounting activities	633,461	596,177	19,516	44,632	-	288,328
70 - Activities of head offices; management consultancy activities	208,328	210,599	10,160	-	-	128,155
71 - Architectural and engineering activities; technical testing and analysis	106,221	150,420	16,144	2,658	-	32,287
72 - Scientific research and development	7,277	18	1,203	-	-	1,030
73 - Advertising and market research	87,224	123,889	29,552	-	-	44,979
74 - Other professional, scientific and technical activities	732,637	584,084	1,546	-	-	30,223
75 - Veterinary activities	810	2	3	-	-	-
M. Administrative and support service activities	710,116	659,332	114,569	339	-	159,832
77 - Rental and leasing activities	28,390	41,111	2,655	-	-	8,068
78 - Employment activities	52	1,883	757	-	-	10,081
79 - Travel agency, tour operator, reservation service and related activities	124,662	93,726	16,375	34	-	59,799
80 - Security and investigation activities	72,811	86,781	32,154	-	-	26,682
81 - Services to buildings and landscape activities	42,699	1,940	811	-	-	304
82 - Office administrative, office support and other business support activities	441,502	433,891	61,817	305	-	54,897
N. Education	2,724,935	3,061,647	101,260	134	-	829,091
O. Human health and social work activities	757,403	807,787	53,507	-	-	358,826
86 - Human health activities	667,753	779,598	50,668	-	-	335,748
87 - Residential care activities	28,045	2,321	157	-	-	445
88 - Social work activities with and without accommodation	61,605	25,869	2,681	-	-	22,633
P. Arts, entertainment and recreation	125,496	12,668	4,298	-	-	9,553
Q. Other service activities	8,537,675	11,408,992	1,939,829	1,291	-	3,113,095
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	36,044,776	56,133,129	2,253,348	263	-	21,113,085
A. Private Trusts and Non-profit Organizations	16,561,207	33,751,306	461,415	162	-	16,904,977
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	19,483,568	22,381,823	1,791,932	101	-	4,208,108
VI. PERSONAL	219,273,556	284,614,579	91,446,802	6,932	31	63,627,159
A. Salaried persons	24,737,598	33,499,735	2,420,716	145	-	6,587,500
B. Self employed	76,135,265	111,320,950	13,883,406	4,793	-	35,283,252
C. Other Personal	118,400,693	139,793,894	75,142,681	1,994	31	21,756,406
VII. OTHER	57,045,412	56,903,103	64,322,123	276,914	108,554	2,321,479
Total	483,268,074	589,569,973	170,974,936	638,200	108,585	191,172,274

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-24 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
1,032,886	767,813	2,203,375	88,627	115,473	200	11,122	-	4,219,496	8,476,819
50	100	5,250	50	50	-	-	-	5,500	118,343
977,651	596,375	877,750	81,577	15,523	200	4,070	-	2,553,146	4,902,837
55,185	171,338	1,320,375	7,000	99,900	-	7,052	-	1,660,851	3,455,639
-	-	10,500	-	900	-	-	-	11,400	139,367
-	-	10,500	-	900	-	-	-	11,400	51,801
-	-	-	-	-	-	-	-	-	25
-	-	-	-	-	-	-	-	-	28,642
-	-	-	-	-	-	-	-	-	14,791
-	-	-	-	-	-	-	-	-	44,108
200	3,000	418,860	-	-	-	-	-	422,060	497,697
200	-	418,360	-	-	-	-	-	418,560	471,749
-	3,000	500	-	-	-	-	-	3,500	25,948
300	450,500	3,201,843	12,200	-	-	-	-	3,664,843	9,853,714
300	500	-	-	-	-	-	-	800	4,866
-	-	-	-	-	-	-	-	-	1,299
-	-	-	-	-	-	-	-	-	5
-	450,000	2,500,000	-	-	-	-	-	2,950,000	7,325,276
-	-	10	-	-	-	-	-	10	553,582
-	-	701,833	12,200	-	-	-	-	714,033	1,968,687
200	9,020	26,900	750	10,000	-	-	-	46,870	124,782
176,411	226,867	453,389	6,765	16,250	1,333	-	-	881,015	1,531,430
113,636	123,250	92,000	-	16,250	-	-	-	345,136	697,612
-	-	3,500	-	-	-	-	-	3,500	141,815
59,300	7,045	35,289	6,615	-	-	-	-	108,249	159,337
-	-	-	-	-	-	-	-	-	2,233
-	77,500	-	-	-	-	-	-	77,500	152,031
3,475	19,072	322,600	150	-	1,333	-	-	346,630	378,398
-	-	-	-	-	-	-	-	-	3
20,700	3,900	270,491	12,050	6,624	-	1,250	-	315,015	589,755
17,200	-	-	10,800	-	-	-	-	28,000	38,723
-	-	-	-	-	-	-	-	-	10,838
-	-	-	-	5,600	-	1,000	-	6,600	82,808
2,700	-	250	-	-	-	-	-	2,950	61,786
-	-	1,200	-	-	-	-	-	1,200	2,314
800	3,900	269,041	1,250	1,024	-	250	-	276,265	393,284
610,200	58,221	1,673,730	12,779	3,774	1,404	6,605	-	2,366,713	3,297,199
232,162	117,998	13,799	3,786	1,500	-	-	-	369,245	781,578
232,162	117,998	13,799	3,786	1,500	-	-	-	369,245	755,662
-	-	-	-	-	-	-	-	-	602
-	-	-	-	-	-	-	-	-	25,314
-	-	-	-	-	-	-	-	-	13,851
574,116	522,556	4,293,572	106,893	403,425	700	-	-	5,901,262	10,955,477
2,724,438	737,325	32,823,924	105,715	504,676	-	242,471	-	37,138,549	60,505,244
2,390,468	126,000	18,095,748	50,000	371,540	-	177,800	-	21,211,556	38,578,111
333,970	611,325	14,728,175	55,715	133,136	-	64,671	-	15,926,993	21,927,134
4,127,149	5,024,897	83,080,371	5,569,901	41,818,888	8,050	4,269,320	-	143,898,575	298,979,499
811,505	710,644	9,704,195	809,383	5,272,411	50	197,323	-	17,505,512	26,513,873
599,336	1,725,007	45,380,573	3,674,904	26,125,254	1,400	736,098	-	78,242,572	127,414,024
2,716,308	2,589,245	27,995,603	1,085,614	10,421,223	6,600	3,335,898	-	48,150,491	145,051,602
372,701	569,119	7,725,540	253,502	334,610	-	50,219	-	9,305,691	76,334,761
15,811,064	10,321,057	186,119,288	6,428,759	43,524,978	26,487	4,639,737	-	266,871,371	629,765,366

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st March, 2024

(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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	75,012,428	276,992,514	32,217,058	76,916,856	27,322	30,631,099	47,670	245,224,897	107,304,478	629,765,366
I. GOVERNMENT	-	-	-	-	-	-	1,167	28,608,143	1,167	28,608,143
A. Federal Government	-	-	-	-	-	-	417	13,751,472	417	13,751,472
B. Provincial Governments	-	-	-	-	-	-	700	14,627,694	700	14,627,694
C. Local Bodies	-	-	-	-	-	-	53	228,977	53	228,977
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	53	26,824,519	53	26,824,519
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	5	13,676	5	13,676
Utilities	-	-	-	-	-	-	2	-	2	-
Transport, storage and communications	-	-	-	-	-	-	4	91,892	4	91,892
Manufacturing	-	-	-	-	-	-	30	24,711,997	30	24,711,997
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	1	2	1	2
Others	-	-	-	-	-	-	10	2,006,919	10	2,006,919
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	869	92,278,567	869	92,278,567
Mutual Funds and AMCs	-	-	-	-	-	-	166	59,357,628	166	59,357,628
Insurance & Pension Funds	-	-	-	-	-	-	208	2,069,866	208	2,069,866
MFIs and DFIs	-	-	-	-	-	-	155	8,299,976	155	8,299,976
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	11	6,221	11	6,221
Modarabas	-	-	-	-	-	-	20	82,094	20	82,094
Other NBFIs	-	-	-	-	-	-	157	7,490,788	157	7,490,788
IV. PRIVATE SECTOR (BUSINESS)	1,861,558	14,280,397	264,540	4,596,529	4,703	1,394,723	15,749	25,962,983	2,146,550	46,234,632
A. Agriculture, forestry and fishing	597,962	4,104,969	96,354	1,471,416	3,429	545,096	189	48,267	697,934	6,169,748
1. Crop and animal production, hunting and related service activities	597,858	3,433,420	96,353	1,471,385	3,429	545,096	189	48,267	697,829	5,498,168
Growing of Wheat, Rice, Sugar Cane & Cotton	374,949	1,398,456	43,305	341,764	3,241	518,283	104	36,519	421,599	2,295,023
Growing of tropical, subtropical, pome and stone fruits & vegetables	273	2,418	47	63	1	104	32	234	353	2,819
Growing of other fruits, vegetables and crops	2,463	25,607	257	57,329	-	-	18	948	2,738	83,884
Raising of livestock and other related activities	90,728	1,261,908	38,328	880,457	135	18,723	19	8,947	129,210	2,170,035
Other agricultural support activities	129,445	745,030	14,416	191,772	52	7,986	16	1,618	143,929	946,405
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	1	-	-	-	-	-	-	-	1	-
03 - Fishing and aquaculture	103	671,549	1	31	-	-	-	-	104	671,580
B. Mining and quarrying	50	41,135	-	-	-	-	6	133	56	41,268
05 - Mining of coal and lignite	3	1	-	-	-	-	2	27	5	28
06 - Extraction of crude petroleum and natural gas	41	41,082	-	-	-	-	1	3	42	41,085
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	4	15	-	-	-	-	3	103	7	118
09 - Mining support service activities	2	37	-	-	-	-	-	-	2	37
C. Manufacturing	87,014	1,218,386	16,960	225,030	35	36,961	421	750,593	104,430	2,230,969
10 - Manufacture of food products	43,898	312,797	8,636	9,426	3	21	53	57,391	52,590	379,635
11 - Manufacture of beverages	881	1,277	23	2,105	-	-	7	7	911	3,388
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	1,418	32,326	2,580	15,708	7	8,046	76	420,064	4,081	476,145
Preparation and spinning of textile fibres	15	12,355	-	-	3	6	52	6,807	70	19,169
Weaving of textiles	35	19,306	2	28	3	8,040	1	5	41	27,379
Finishing of textiles	27	96	-	-	-	-	6	8,948	33	9,044
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	4,492	3	4,492
Manufacture of made-up textile articles, except apparel	581	230	2,443	15,440	1	-	1	41	3,026	15,711
Manufacture of carpets and rugs	1	-	-	-	-	-	2	399,447	3	399,447
Manufacture of other textiles n.e.c.	759	339	135	240	-	-	11	324	905	904
14 - Manufacture of wearing apparel	5,768	3,141	2,752	15,361	2	2	61	138,206	8,583	156,710
15 - Manufacture of leather and related products	862	844	38	14	2	68	5	2	907	929

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st March, 2024

(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	184	158	27	6	-	-	2	2	213	165
Manufacture of luggage, handbags and the like, saddlery and harness	42	500	-	-	-	-	-	-	42	500
Manufacture of footwear	636	187	11	9	2	68	3	-	652	263
a. Leather wear	634	186	11	9	2	68	3	-	650	262
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	686	864	1	0	-	-	1	0	688	864
17 - Manufacture of paper and paper products	3	19	-	-	-	-	2	18,314	5	18,333
18 - Printing and reproduction of recorded media	538	8,019	10	245	-	-	65	1,992	613	10,256
Printing and other service activities related to printing	535	8,019	9	245	-	-	63	1,992	607	10,256
Reproduction of recorded media	3	-	1	-	-	-	2	-	6	-
19 - Manufacture of coke and refined petroleum products	36	529	-	-	-	-	-	-	36	529
20 - Manufacture of chemicals and chemical products	235	49,279	1	1	-	-	27	9,856	263	59,136
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	20	3,441	1	25	-	-	6	3,992	27	7,458
22 - Manufacture of rubber and plastics products	142	38	1	0	-	-	7	329	150	367
23 - Manufacture of other non-metallic mineral products	501	30,439	6	0	-	-	9	37,416	516	67,855
24 - Manufacture of basic metals	925	10,459	2	0	1	2	16	36,856	944	47,317
25. Manufacture of fabricated metal products, except machinery and equipment	12	163	-	-	-	-	1	7	13	170
26 - Manufacture of computer, electronic and optical	183	5,743	278	18	-	-	3	328	464	6,089
27 - Manufacture of electrical equipment	100	5,810	2	2,785	-	-	4	298	106	8,893
28 - Manufacture of machinery and equipment	6	519	-	-	-	-	2	3	8	522
29 - Manufacture of motor vehicles, trailers and semi-trailers	10	4	-	-	-	-	5	269	15	273
30 - Manufacture of other transport equipment	2	2	-	-	-	-	1	0	3	2
31 - Manufacture of furniture	2,494	3,116	7	1	3	3,305	2	14	2,506	6,436
32. Other manufacturing	28,280	749,550	2,622	179,340	17	25,516	67	25,098	30,986	979,504
Manufacture of jewellery and related articles	1,032	79,300	36	504	3	0	18	54	1,089	79,858
Manufacture of imitation jewellery and related articles	9	728	-	-	-	-	2	-	11	728
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	8,540	2,077	1,157	1,779	2	24	1	-	9,700	3,880
Manufacture of Handicrafts	163	191	60	2,857	-	-	-	-	223	3,048
Other manufacturing n.e.c.	18,533	667,223	1,369	174,201	11	25,488	42	25,041	19,955	891,952
33 - Repair and installation of machinery and equipment	13	8	-	-	-	-	1	151	14	159
D. Electricity, gas, steam and air conditioning supply	51	759	2	1	-	-	62	14,947	115	15,707
Electric power generation, transmission and distribution	51	759	2	1	-	-	52	6,416	105	7,176
a) Hydal	-	-	-	-	-	-	23	6,045	23	6,045
b) Thermal	-	-	-	-	-	-	8	64	8	64
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	51	759	2	1	-	-	18	261	71	1,021
f) Other	-	-	-	-	-	-	3	46	3	46
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	1	8,526	1	8,526
Steam and air conditioning supply	-	-	-	-	-	-	9	5	9	5
E. Water supply; sewerage, waste management and remediation activities	5	-	-	-	1	1	7	224	13	225
36 - Water collection, treatment and supply	4	-	-	-	1	1	5	209	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	1,017	345,037	12	5,128	15	27,977	423	1,136,906	1,467	1,515,048
41 - Construction of buildings	796	272,439	11	5,128	7	23,761	371	1,099,364	1,185	1,400,691
42 - Civil engineering	219	72,594	1	-	8	4,216	48	37,326	276	114,136
43 - Specialized construction activities	2	4	-	-	-	-	4	216	6	220

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 31st March, 2024

(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	656,036	4,313,473	62,966	1,232,230	293	210,853	8,378	2,720,264	727,673	8,476,819
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	11,332	77,070	38	4,389	3	169	105	36,715	11,478	118,343
46 - Wholesale trade, except of motor vehicles and motorcycles	525,698	3,224,893	54,028	1,183,523	224	183,349	801	311,072	580,751	4,902,837
47 - Retail trade, except of motor vehicles and motorcycles	119,006	1,011,510	8,900	44,318	66	27,334	7,472	2,372,477	135,444	3,455,639
H. Transportation and storage	472	28,172	5	0	2	810	106	110,384	585	139,367
49 - Land transport and transport via pipelines	431	13,547	2	0	2	810	64	37,443	499	51,801
50 - Water transport	1	-	-	-	-	-	1	25	2	25
51 - Air transport	-	-	-	-	-	-	5	28,642	5	28,642
52 - Warehousing and support activities for transportation	36	14,625	3	0	-	-	13	166	52	14,791
53 - Courier activities other than national post activities	4	0	-	-	-	-	23	44,108	27	44,108
I. Accommodation and food service activities	5,992	458,992	89	8,052	9	15,080	105	15,572	6,195	497,697
55 - Accommodation	4,748	446,040	26	7	9	15,080	81	10,622	4,864	471,749
56 - Food and beverage service activities	1,244	12,952	63	8,046	-	-	24	4,950	1,331	25,948
J. Information and communication	842	24,530	17	6,523	181	469,452	939	9,353,210	1,979	9,853,714
58 - Publishing activities	48	855	1	-	-	-	50	4,011	99	4,866
59 - Motion picture, video and television programme production, sound recording and music publishing activities	262	267	2	0	-	-	7	1,032	271	1,299
60 - Programming and broadcasting activities	-	-	-	-	-	-	1	5	1	5
61 - Telecommunications	330	2,249	-	-	-	-	391	7,323,026	721	7,325,276
62 - Computer programming, consultancy and related activities	192	21,043	14	6,523	4	17,354	179	508,662	389	553,582
63 - Information service activities	10	116	-	-	177	452,098	311	1,516,473	498	1,968,687
K. Real estate activities	498	120,781	38	49	13	1,368	36	2,584	585	124,782
L. Professional, scientific and technical activities	4,045	753,601	195	120,462	31	6,038	372	651,330	4,643	1,531,430
69 - Legal and accounting activities	1,085	455,224	103	63,590	23	6,021	65	172,777	1,276	697,612
70 - Activities of head offices; management consultancy activities	48	100,510	10	31,438	1	13	21	9,854	80	141,815
71 - Architectural and engineering activities; technical testing and analysis	2,603	140,290	25	14,470	7	3	84	4,573	2,719	159,337
72 - Scientific research and development	6	9	2	1,029	-	-	1	1,195	9	2,233
73 - Advertising and market research	39	88	2	5	-	-	34	151,938	75	152,031
74 - Other professional, scientific and technical activities	253	57,477	53	9,930	-	-	167	310,992	473	378,398
75 - Veterinary activities	11	3	-	-	-	-	-	-	11	3
M. Administrative and support service activities	1,739	332,208	116	2,869	568	49,914	292	204,763	2,715	589,755
77 - Rental and leasing activities	22	29,690	-	-	1	6,392	16	2,641	39	38,723
78 - Employment activities	22	54	1	0	-	-	7	10,784	30	10,838
79 - Travel agency, tour operator, reservation service and related activities	90	6,554	2	0	555	42,782	76	33,472	723	82,808
80 - Security and investigation activities	274	30,577	5	20	3	0	43	31,189	325	61,786
81 - Services to buildings and landscape activities	226	1,788	1	0	-	-	15	526	242	2,314
82 - Office administrative, office support and other business support activities	1,105	263,544	107	2,849	9	740	135	126,152	1,356	393,284
N. Education	2,624	165,615	1,748	158,373	23	14,634	721	2,958,577	5,116	3,297,199
O. Human health and social work activities	2,297	416,499	558	250,338	26	12,945	105	101,797	2,986	781,578
86 - Human health activities	2,294	416,498	554	250,337	20	12,902	62	75,925	2,930	755,662
87 - Residential care activities	-	-	1	-	6	43	6	559	13	602
88 - Social work activities with and without accommodation	3	1	3	0	-	-	37	25,313	43	25,314
P. Arts, entertainment and recreation	51	29	6	0	-	-	14	13,822	71	13,851
Q. Other service activities	500,863	1,956,211	85,474	1,116,059	77	3,596	3,573	7,879,611	589,987	10,955,477
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	28,030	60,505,244	28,030	60,505,244
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	700	38,578,111	700	38,578,111
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	27,330	21,927,134	27,330	21,927,134
VI. PERSONAL	42,177,940	209,086,703	17,658,503	61,841,103	18,901	28,050,607	26	1,086	59,855,370	298,979,499
A. Salaried persons	259,385	20,156,472	43,499	5,584,053	1,018	772,634	8	714	303,910	26,513,873
B. Self employed	4,007,636	90,218,501	1,376,326	24,797,095	5,619	12,398,113	15	315	5,389,596	127,414,024
C. Other Personal	37,910,919	98,711,730	16,238,678	31,459,956	12,264	14,879,860	3	57	54,161,864	145,051,602
VII. OTHER	30,972,930	53,625,415	14,294,015	10,479,223	3,718	1,185,769	1,776	11,044,354	45,272,439	76,334,761
Total	75,012,428	276,992,514	32,217,058	76,916,856	27,322	30,631,099	47,670	245,224,897	107,304,478	629,765,366

* 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	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign							-	-	-
	Govt.	2,022	32,850	34,872	3,260	31,127	34,387	2,743	25,865	28,608
	NFPSEs		191	191	22,979	2,975	25,954	24,339	2,485	26,825
	NBFCs & Fin Aux.	113	99,476	99,590	542	84,667	85,209	524	91,755	92,279
	Private Sector	1,537	34,716	36,252	2,879	43,491	46,370	2,293	43,941	46,235
	Trust Fund	1,478	34,567	36,045	1,810	54,323	56,133	1,508	58,997	60,505
	Personal	52,704	166,570	219,274	83,381	201,234	284,615	83,483	215,497	298,979
	Others	823	56,222	57,045	1,030	55,873	56,903	2,179	74,156	76,335
	Total	58,677	424,592	483,268	115,881	473,689	589,570	117,068	512,697	629,765
Punjab	Foreign				-	-	-	-	-	-
	Govt.	81	433	514	13	1,306	1,318	10	2,258	2,269
	NFPSEs		14	14	22,979	2,074	25,053	24,339	2,163	26,503
	NBFCs & Fin Aux.	0	4,466	4,466	0	4,746	4,747	0	9,487	9,487
	Private Sector	926	17,132	18,058	1,845	21,883	23,728	1,480	19,735	21,215
	Trust Fund	787	13,774	14,561	699	15,295	15,994	432	14,232	14,664
	Personal	30,545	49,030	79,576	49,052	62,776	111,828	48,253	131,459	179,711
	Others	351	3,302	3,652	196	2,607	2,803	204	3,208	3,412
	Total	32,689	88,151	120,840	74,785	110,687	185,472	74,719	182,542	257,261
Sindh	Foreign				-	-	-	-	-	-
	Govt.	3	1,840	1,843	2	358	360	51	140	191
	NFPSEs		137	137	-	771	771	-	307	307
	NBFCs & Fin Aux.	1	87,912	87,914	1	71,390	71,391	5	72,360	72,365
	Private Sector	274	13,556	13,831	453	10,573	11,027	360	12,675	13,035
	Trust Fund	235	8,143	8,378	531	25,888	26,419	522	30,858	31,380
	Personal	12,802	45,828	58,631	19,912	48,504	68,415	20,837	51,816	72,653
	Others	150	47,901	48,052	66	50,577	50,643	51	63,367	63,418
	Total	13,467	205,318	218,785	20,965	208,060	229,025	21,826	231,523	253,349
Khyber Pakhtunkhwa	Foreign				-	-	-	-	-	-
	Govt.	1,154	10,573	11,727	2,432	13,993	16,425	1,867	10,345	12,212
	NFPSEs		1	1	-	7	7	-	1	1
	NBFCs & Fin Aux.	0	0	0	270	80	350	270	1	271
	Private Sector	214	361	576	395	584	979	282	571	853
	Trust Fund	278	541	819	347	619	965	334	783	1,117
	Personal	5,040	4,740	9,780	8,184	6,625	14,808	8,211	6,611	14,822
	Others	135	450	586	516	672	1,188	1,648	4,485	6,133
	Total	6,822	16,666	23,488	12,144	22,580	34,724	12,613	22,798	35,410
Balochistan	Foreign				-	-	-	-	-	-
	Govt.	0	68	68	0	69	69	0	4	5
	NFPSEs				-	-	-	-	-	-
	NBFCs & Fin Aux.				-	-	-	-	-	-
	Private Sector	0	74	74	3	117	121	0	138	138
	Trust Fund	0	376	376	-	399	399	-	607	607
	Personal	348	222	570	472	322	794	377	309	686
	Others	0	2	3	0	1	1	0	2	2
	Total	349	743	1,092	475	908	1,383	378	1,060	1,437
Islamabad	Foreign				-	-	-	-	-	-
	Govt.		10,494	10,494	-	9,352	9,352	-	7,722	7,722
	NFPSEs		40	40	-	122	122	-	13	13
	NBFCs & Fin Aux.		1,245	1,245	-	1,588	1,588	-	3,257	3,257
	Private Sector		2,762	2,762	-	8,889	8,889	-	9,483	9,483
	Trust Fund		9,697	9,697	-	9,429	9,429	-	9,946	9,946
	Personal		60,641	60,641	-	74,375	74,375	-	16,762	16,762
	Others		3,893	3,893	-	1,516	1,516	-	2,330	2,330
	Total	-	88,773	88,773	-	105,272	105,272	-	49,514	49,514

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	784	8,927	9,711	812	4,543	5,355	814	3,959	4,773
	NFPSEs		0	0	0	0	0	0	0	0
	NBFCs & Fin Aux.	111	4,166	4,277	270	5,338	5,609	249	4,809	5,057
	Private Sector	121	725	846	179	849	1,028	168	710	877
	Trust Fund	174	2,015	2,189	231	2,580	2,810	216	2,479	2,695
	Personal	3,940	2,777	6,718	5,692	4,912	10,604	5,709	4,655	10,364
	Others	187	629	816	251	484	735	275	739	1,015
	Total	5,318	19,240	24,558	7,435	18,707	26,142	7,431	17,351	24,782
AJK	Foreign				-	-	-	-	-	-
	Govt.		514	514	-	1,506	1,506	-	1,436	1,436
	NFPSEs				-	-	-	-	-	-
	NBFCs & Fin Aux.		1,687	1,687	-	1,524	1,524	-	1,841	1,841
	Private Sector	0	105	105	3	595	598	4	629	633
	Trust Fund	3	21	24	4	113	117	4	92	96
	Personal	27	3,331	3,358	70	3,720	3,790	96	3,886	3,982
	Others		44	44	-	17	17	0	25	25
	Total	31	5,702	5,733	77	7,476	7,553	103	7,909	8,012

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

Size of Account* (Rs.)	(Thousand Rupees)					
	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	92,748,872	57,716,554	103,316,467	70,178,374	104,157,314	108,464,303
5,000 to 10,000	390,922	2,600,009	937,486	6,393,429	2,002,516	15,946,118
10,000 to 20,000	1,103,871	17,413,735	646,260	8,945,722	618,106	7,188,320
20,000 to 25,000	147,485	3,261,636	154,716	3,433,951	37,756	846,224
25,000 to 30,000	92,946	2,528,765	97,237	2,649,666	155,021	4,325,098
30,000 to 40,000	116,976	4,002,486	166,681	5,796,329	38,272	1,308,242
40,000 to 50,000	68,565	3,058,301	41,435	1,839,044	23,499	1,046,239
50,000 to 60,000	58,005	3,087,390	63,149	3,389,193	22,239	1,178,949
60,000 to 70,000	26,312	1,696,506	30,765	1,987,223	12,553	816,459
70,000 to 80,000	18,504	1,379,611	42,135	3,148,293	32,459	2,426,220
80,000 to 90,000	14,004	1,184,048	17,259	1,459,296	6,064	512,937
90,000 to 100,000	11,561	1,096,629	14,162	1,343,856	5,845	556,662
100,000 to 200,000	59,246	7,779,014	80,855	10,681,075	51,459	6,449,762
200,000 to 300,000	21,535	4,982,417	29,688	6,901,112	20,465	4,702,393
300,000 to 400,000	11,616	3,862,004	15,972	5,324,684	12,414	4,127,665
400,000 to 500,000	7,956	3,453,804	10,740	4,657,695	8,864	3,862,648
500,000 to 600,000	18,213	9,276,661	22,705	11,598,542	21,905	11,195,619
600,000 to 700,000	4,256	2,692,827	6,027	3,828,448	5,169	3,282,336
700,000 to 800,000	3,278	2,410,402	4,746	3,492,683	4,523	3,333,730
800,000 to 900,000	2,572	2,140,004	4,009	3,339,385	3,333	2,783,512
900,000 to 1,000,000	2,183	2,052,907	3,910	3,694,454	3,310	3,150,330
1,000,000 to 2,000,000	24,382	28,611,908	32,522	38,286,877	32,402	38,463,123
2,000,000 to 3,000,000	7,717	17,449,073	10,991	24,981,300	11,157	25,650,324
3,000,000 to 4,000,000	2,659	8,798,379	3,702	12,128,127	3,781	12,609,931
4,000,000 to 5,000,000	1,618	6,987,869	2,366	10,318,521	2,277	10,063,922
5,000,000 to 6,000,000	3,601	18,294,924	4,583	23,379,148	4,544	23,281,285
6,000,000 to 7,000,000	683	4,304,423	893	5,657,885	921	5,884,587
7,000,000 to 8,000,000	432	3,178,206	652	4,801,218	623	4,633,957
8,000,000 to 9,000,000	350	2,928,744	462	3,831,435	482	4,058,370
9,000,000 to 10,000,000	286	2,704,094	319	2,988,101	482	4,649,254
10,000,000 to 100,000,000	3,239	64,598,353	4,233	82,663,346	4,282	85,408,084
100,000,000 & Over	362	187,736,391	442	216,451,562	441	227,558,763
Total	94,974,207	483,268,074	105,767,569	589,569,973	107,304,478	629,765,366

*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 March, 2024

(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	72,325,512	90,083,832	31,798,909	18,340,879	10,965	11,786	21,928	27,806	104,157,314	108,464,303
5,000 to 10,000	1,751,683	14,075,619	245,523	1,832,004	1,405	10,107	3,905	28,388	2,002,516	15,946,118
10,000 to 20,000	551,150	6,378,262	59,685	734,878	1,001	14,184	4,270	60,987	618,106	7,188,320
20,000 to 25,000	29,133	653,721	7,000	156,050	311	6,877	1,312	29,576	37,756	846,224
25,000 to 30,000	130,700	3,666,956	22,949	620,428	322	8,784	1,050	28,931	155,021	4,325,098
30,000 to 40,000	29,774	1,915,443	6,507	223,599	345	11,921	1,646	57,279	38,272	1,308,242
40,000 to 50,000	17,460	775,728	4,571	204,507	259	11,680	1,209	54,324	23,499	1,046,239
50,000 to 60,000	14,775	785,784	5,983	313,993	599	30,842	882	48,330	22,239	1,178,949
60,000 to 70,000	9,481	617,472	2,250	145,569	165	10,624	657	42,794	12,553	816,459
70,000 to 80,000	19,159	1,434,845	12,479	929,749	141	10,505	680	51,122	32,459	2,426,220
80,000 to 90,000	4,076	344,620	1,307	110,036	100	8,468	581	49,813	6,064	512,937
90,000 to 100,000	4,000	380,570	1,312	124,680	119	11,421	414	39,991	5,845	556,662
100,000 to 200,000	32,971	4,138,452	14,570	1,766,696	1,530	186,945	2,488	357,669	51,459	6,449,762
200,000 to 300,000	13,198	3,024,511	5,508	1,257,649	701	160,702	1,058	259,531	20,465	4,702,393
300,000 to 400,000	8,095	2,686,745	3,253	1,073,515	459	154,132	607	213,272	12,414	4,127,665
400,000 to 500,000	5,674	2,478,644	2,141	927,356	631	208,584	418	188,064	8,864	3,862,648
500,000 to 600,000	14,406	7,362,329	5,538	2,820,419	1,520	771,675	441	241,196	21,905	11,195,619
600,000 to 700,000	3,346	2,120,782	1,265	795,025	218	139,689	340	226,840	5,169	3,282,336
700,000 to 800,000	3,099	2,285,784	1,000	730,524	166	122,331	258	185,092	4,523	3,333,730
800,000 to 900,000	2,224	1,856,839	772	639,034	145	121,932	192	165,707	3,333	2,783,512
900,000 to 1,000,000	2,094	1,993,362	752	711,542	269	255,151	195	190,275	3,310	3,150,330
1,000,000 to 2,000,000	20,980	25,079,680	7,687	8,924,932	2,848	3,252,751	887	1,285,560	32,402	38,463,123
2,000,000 to 3,000,000	7,151	16,428,386	2,528	5,745,835	1,081	2,519,286	397	956,817	11,157	25,650,324
3,000,000 to 4,000,000	2,481	8,272,603	828	2,717,803	306	1,044,513	166	575,012	3,781	12,609,931
4,000,000 to 5,000,000	1,498	6,680,494	414	1,821,427	254	1,140,346	111	591,655	2,277	10,063,922
5,000,000 to 6,000,000	2,661	13,626,629	1,106	5,626,905	511	2,621,717	266	1,406,033	4,544	23,281,285
6,000,000 to 7,000,000	619	3,950,638	148	937,731	93	603,498	61	392,720	921	5,884,587
7,000,000 to 8,000,000	378	2,796,706	117	867,523	68	513,710	60	454,017	623	4,633,957
8,000,000 to 9,000,000	280	2,356,404	100	838,278	60	503,895	42	359,792	482	4,058,370
9,000,000 to 10,000,000	274	2,642,928	84	801,872	83	809,140	41	393,314	482	4,649,254
10,000,000 to 100,000,000	2,164	39,225,515	761	12,623,249	629	12,386,684	728	21,170,636	4,282	85,408,084
100,000,000 & Over	32	7,850,230	11	1,551,167	18	2,907,219	380	215,250,148	441	227,558,763
Total	75,012,428	276,992,514	32,217,958	76,916,856	27,322	38,631,899	47,670	245,224,897	107,304,478	629,765,366

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	521,549	107,201,510	518,198	127,785,370	521,679	132,593,660
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	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	7,397	3,561,095	5,688	3,086,335	10,230	4,550,059
A. Transport Equipment	4,103	2,922,503	3,339	2,673,696	8,054	4,157,787
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	3,294	638,592	2,349	412,639	2,176	392,272
V. Real Estate	165,870	55,898,557	114,640	49,880,870	114,488	49,326,820
A. Land	27,102	7,057,291	44,077	8,803,714	46,539	10,155,982
1. Residential	86	65,268	79	48,738	1,887	1,074,134
(a) House	86	65,268	79	48,738	1,883	1,070,432
(b) Flat	-	-	-	-	4	3,702
2. Non-Residential	27,016	6,992,023	43,998	8,754,976	44,652	9,081,847
(a) Commercial	-	-	53	53,167	74	69,204
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	27,016	6,992,023	43,499	8,383,439	43,713	8,442,807
(d) Others	-	-	446	318,370	865	569,836
B. Buildings:	138,768	48,841,267	70,563	41,077,156	67,949	39,170,838
1. Residential	24,778	18,576,772	36,497	23,769,681	25,095	19,955,108
(a) House	24,620	18,338,770	36,330	23,548,837	24,939	19,746,423
(b) Flat	158	238,002	167	220,844	156	208,685
2. Non-Residential	113,990	30,264,495	34,066	17,307,475	42,854	19,215,731
(a) Commercial	1,014	750,252	964	659,929	881	569,210
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	11,367	3,354,813
(d) Others	112,976	29,514,243	33,102	16,647,546	30,606	15,291,708
VI. Fixed Deposits and Insurance Policies	2,147	563,391	2,737	865,244	2,523	760,476
A. Bank Deposits	2,147	563,391	2,737	865,244	2,523	760,476
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,010	530,988	2,316	641,065	2,444	701,293
3. Other Deposits	137	32,403	421	224,179	79	59,183
B. Insurance Policies	-	-	-	-	-	-
VII. Others	216,643	34,320,630	444,172	74,221,250	427,682	77,187,073
A. Other Secured Advances	82,602	12,864,781	85,403	23,552,960	95,132	27,830,753
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	-	-	1,674	375,898
3. Others	82,602	12,864,781	85,403	23,552,960	93,458	27,454,856
B. Advances Secured by Guarantee(s)	134,041	21,455,849	358,769	50,668,290	332,550	49,356,320
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	134,041	21,455,849	358,769	50,668,290	332,550	49,356,320
VIII. Unsecured Advances	4,569,894	175,221,102	4,574,196	152,097,289	5,141,255	149,439,815
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	113,556	11,478,900	1,274,020	4,235,601	1,305,823	5,159,980
3. Others	4,456,338	163,742,203	3,300,176	147,861,688	3,835,432	144,279,835
Total	5,483,500	376,766,286	5,659,631	407,936,358	6,217,857	413,857,903

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st March, 2024

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	401,250	102,401,845	120,420	30,188,609	9	3,206	521,679	132,593,660
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 March, 2024

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	8,828	4,269,246	1,402	280,813	-	-	10,230	4,550,059
A. Transport Equipments	7,049	3,946,099	1,005	211,688	-	-	8,054	4,157,787
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	1,779	323,147	397	69,125	-	-	2,176	392,272
V. Real Estate	101,058	42,995,368	13,430	6,331,452	-	-	114,488	49,326,820
A. Land	42,880	9,450,315	3,659	705,667	-	-	46,539	10,155,982
1. Residential	1,597	935,939	290	137,195	-	-	1,887	1,074,134
(a) House	1,593	933,237	290	137,195	-	-	1,883	1,070,432
(b) Flat	4	3,702	-	-	-	-	4	3,702
2. Non-Residential	41,283	8,513,376	3,369	568,472	-	-	44,652	9,081,847
(a) Commercial	69	63,900	5	5,304	-	-	74	69,204
(b) Industrial	-	-	-	-	-	-	-	-
c) Agriculture	40,400	7,898,588	3,313	544,219	-	-	43,713	8,442,807
d) Other	814	550,888	51	18,949	-	-	865	569,836
B. Buildings:	58,178	33,545,054	9,771	5,625,785	-	-	67,949	39,170,838
1. Residential	21,429	17,134,000	3,666	2,821,107	-	-	25,095	19,955,108
(a) House	21,308	16,979,862	3,631	2,766,561	-	-	24,939	19,746,423
(b) Flat	121	154,138	35	54,546	-	-	156	208,685
2. Non-Residential	36,749	16,411,053	6,105	2,804,678	-	-	42,854	19,215,731
(a) Commercial	828	529,173	53	40,037	-	-	881	569,210
(b) Industrial	-	-	-	-	-	-	-	-
c) Agriculture	9,844	2,853,789	1,523	501,024	-	-	11,367	3,354,813
d) Other	26,077	13,028,091	4,529	2,263,616	-	-	30,606	15,291,708
VI. Fixed Deposits and Insurance Policies	1,853	589,783	670	170,692	-	-	2,523	760,476
A. Bank Deposits	1,853	589,783	670	170,692	-	-	2,523	760,476
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	1,786	534,273	658	167,019	-	-	2,444	701,293
3. Other Deposits	67	55,510	12	3,673	-	-	79	59,183
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	321,911	62,854,873	105,771	14,332,200	-	-	427,682	77,187,073
A. Other Secured Advances	77,275	24,344,382	17,857	3,486,372	-	-	95,132	27,830,753
1. Receivables	-	-	-	-	-	-	-	-
2. Employees Benefits	1,441	337,901	233	37,997	-	-	1,674	375,898
3. Others	75,834	24,006,481	17,624	3,448,375	-	-	93,458	27,454,856
B. Advances Secured by Guarantee(s)	244,636	38,510,492	87,914	10,845,828	-	-	332,550	49,356,320
1. Institutional Guarantee(s)	-	-	-	-	-	-	-	-
2. Individual Guarantee(s)	244,636	38,510,492	87,914	10,845,828	-	-	332,550	49,356,320
VIII. Unsecured Advances	3,883,273	117,455,334	1,257,956	31,980,222	26	4,259	5,141,255	149,439,815
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	1,021,446	4,314,035	284,377	845,945	-	-	1,305,823	5,159,980
3. Others	2,861,827	113,141,299	973,579	31,134,277	26	4,259	3,835,432	144,279,835
Total	4,718,173	330,566,449	1,499,649	83,283,989	35	7,465	6,217,857	413,857,903

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,483,500	376,766,286	5,659,631	407,936,358	6,217,857	413,857,903
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)	1,913,341	258,437,540	1,890,189	316,027,410	1,794,324	307,640,004
A. Agriculture, forestry and fishing	1,400,142	178,768,597	1,466,706	241,964,084	1,409,995	241,478,713
1. Crop and animal production, hunting and related service activities	1,400,068	178,758,238	1,465,505	241,808,389	1,409,101	241,344,101
Growing of Wheat, Rice, Sugar Cane & Cotton	585,144	66,587,952	618,832	101,573,497	578,270	96,394,132
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,606	812,327	2,528	373,518	2,007	310,704
Growing of other fruits, vegetables and crops	30,449	4,617,558	39,917	5,203,930	34,411	4,505,170
Raising of livestock and other related activities	727,609	97,212,044	758,523	127,932,344	746,344	132,522,601
Other agricultural support activities	51,260	9,528,358	45,705	6,725,101	48,069	7,611,494
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	74	10,359	1,201	155,695	894	134,612
B. Mining and quarrying	2	374	3	832	2	559
05 - Mining of coal and lignite	1	315	2	773	1	500
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	63,822	8,338,272	45,341	7,237,322	41,658	5,892,140
10 - Manufacture of food products	11,367	1,268,994	10,005	1,149,495	9,509	1,063,072
11 - Manufacture of beverages	346	77,697	382	72,313	380	69,443
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	5,596	2,038,283	4,967	2,901,308	3,552	1,866,170
Preparation and spinning of textile fibres	1,634	128,282	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	375	73,694	223	52,301	189	46,526
Manufacture of carpets and rugs	200	22,001	179	22,702	115	17,649
Manufacture of other textiles n.e.c.	3,386	1,814,294	4,564	2,826,293	3,247	1,801,983
14 - Manufacture of wearing apparel	5,841	386,893	5,617	407,749	5,466	397,985
15 - Manufacture of leather and related products	255	28,908	285	50,409	256	48,079

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	104	17,528	65	11,609	44	6,287
Manufacture of luggage, handbags and the like, saddlery and harness	4	810	113	29,680	111	31,986
Manufacture of footwear	147	10,570	107	9,120	101	9,806
a. Leather wear	147	10,570	106	8,929	100	9,806
b. Rubber and Plastic wear	-	-	1	191	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	269	42,244	282	43,867	274	40,084
17 - Manufacture of paper and paper products	4	2,184	7	1,660	5	1,456
18 - Printing and reproduction of recorded media	169	32,714	158	30,877	157	30,964
Printing and other service activities related to printing	169	32,714	158	30,877	157	30,964
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	234	4	296	4	296
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10	1,067	7	491	7	378
22 - Manufacture of rubber and plastics products	6	628	9	6,491	9	6,417
23 - Manufacture of other non-metallic mineral products	303	55,975	235	54,102	206	44,460
24 - Manufacture of basic metals	662	86,151	291	44,241	282	41,945
25 - Manufacture of fabricated metal products, except machinery and equipment	25,323	1,800,867	16,203	1,153,973	15,665	1,082,311
26 - Manufacture of computer, electronic and optical products	480	53,572	331	39,903	198	21,498
27 - Manufacture of electrical equipment	5	11,112	10	17,433	10	16,542
28 - Manufacture of machinery and equipment	3	71	3	72	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	16	956	11	593	10	558
31 - Manufacture of furniture	609	95,529	505	75,761	313	52,167
32 - Other manufacturing	12,554	2,354,193	6,029	1,186,286	5,352	1,108,243
Manufacture of jewellery and related articles	6,355	1,247,401	69	11,596	59	9,606
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	13	1,283	18	1,378	6	633
Manufacture of sports goods	22	4,870	102	20,233	85	17,449
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	130	11,414	282	55,858	253	57,462
Manufacture of Handicrafts	453	27,779	404	39,582	401	42,770
Other manufacturing n.e.c.	5,581	1,061,447	5,154	1,057,639	4,548	980,322
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	944	860,183	1,727	2,165,657	-	-
Electric power generation, transmission and distribution	944	860,183	1,727	2,165,657	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	944	860,183	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	9,778	3,524,984	8,961	3,219,324	8,945	3,193,925
41 - Construction of buildings	9,778	3,524,984	8,961	3,219,324	8,945	3,193,925
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	221,943	40,686,804	217,656	43,811,015	202,248	42,183,468
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,715	859,494	2,510	472,554	2,319	415,567
46 - Wholesale trade, except of motor vehicles and motorcycles	47,727	9,139,101	39,939	9,875,574	36,091	9,922,961
47 - Retail trade, except of motor vehicles and motorcycles	168,501	30,688,209	175,207	33,462,887	163,838	31,844,939
H. Transportation and storage	2,227	1,420,575	1,836	427,053	1,393	297,929
49 - Land transport and transport via pipelines	2,154	1,411,753	1,761	416,556	1,341	291,096
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	73	8,822	75	10,498	52	6,833
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	3,606	510,103	1,834	292,686	1,755	272,216
55 - Accommodation	1,056	240,253	950	211,388	907	202,229
56 - Food and beverage service activities	2,550	269,850	884	81,299	848	69,987
J. Information and communication	230	35,089	206	31,805	173	29,215
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	122	18,225	108	16,542	84	13,065
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	93	15,211	96	14,537	86	14,201
62 - Computer programming, consultancy and related activities	15	1,653	2	726	3	1,949
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	45	2,834	15	1,619	12	897
L. Professional, scientific and technical activities	2,246	344,262	2,080	359,010	1,793	341,976
69 - Legal and accounting activities	1,118	226,999	1,438	272,551	1,378	273,744
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	343	43,946	237	42,626	176	35,967
72 - Scientific research and development	1	199	1	199	-	-
73 - Advertising and market research	779	72,367	377	39,982	211	27,008
74 - Other professional, scientific and technical activities	3	470	1	138	3	783
75 - Veterinary activities	2	281	26	3,515	25	4,474
M. Administrative and support service activities	102,040	12,607,804	65,215	7,703,152	58,311	6,039,373
77 - Rental and leasing activities	74	7,760	49	6,476	35	5,923
78 - Employment activities	98,826	12,088,569	61,818	7,158,597	54,689	5,448,439
79 - Travel agency, tour operator, reservation service and related activities	109	14,079	64	9,107	48	6,029
80 - Security and investigation activities	2	70	1	0	2	97
81 - Services to buildings and landscape activities	44	7,219	34	6,093	34	5,524
82 - Office administrative, office support and other business support activities	2,985	490,107	3,249	522,879	3,503	573,361
N. Education	6,980	860,763	9,888	1,110,918	5,965	711,269
O. Human health and social work activities	23,716	1,990,127	24,185	2,188,476	22,133	2,059,845
86 - Human health activities	1,034	189,512	358	75,065	333	73,083
87 - Residential care activities	22,682	1,800,615	23,827	2,113,411	21,800	1,986,761
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	3,628	339,666	1,832	221,423	898	135,840
Q. Other service activities	71,992	8,147,103	42,704	5,293,034	39,043	5,002,639
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	3,535,483	112,893,934	3,735,708	84,616,244	4,361,894	89,952,235
A. Bank Employees	7,443	4,129,982	6,816	5,151,834	7,094	5,420,355
1) For house building	745	2,764,287	811	3,484,355	822	3,443,462
2) For transport i.e. purchase of car etc.	1,248	589,931	1,152	658,258	1,266	864,749
3) Other purposes	5,450	775,764	4,853	1,009,222	5,006	1,112,144
B. Consumer Financing	3,280,179	87,692,819	3,512,417	61,604,575	4,128,500	62,684,558
1) For house building	126,743	42,313,064	140,901	43,953,404	136,319	42,619,314
2) For transport i.e. purchase of car etc	2,040	1,489,165	1,557	1,283,935	1,433	1,211,842
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	3,151,396	43,890,590	3,369,959	16,367,236	3,990,748	18,853,401
C) Other	247,861	21,071,133	216,475	17,859,835	226,300	21,847,323
VII. OTHER	34,676	5,434,811	33,734	7,292,704	61,639	16,265,664
Total	5,483,500	376,766,286	5,659,631	407,936,358	6,217,857	413,857,903

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st March, 2024

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	4,718,173	330,566,449	1,499,649	83,283,989	35	7,465	6,217,857	413,857,903
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	-	-	-	-	-	-	-	-
NPLs and DPLs	-	-	-	-	-	-	-	-
Stock Exchanges & Brokerage Houses	-	-	-	-	-	-	-	-
Mudarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,377,365	244,257,025	416,926	63,376,482	33	6,497	1,794,324	307,640,004
A. Agriculture, forestry and fishing	1,086,325	191,001,565	323,638	50,471,270	32	5,878	1,409,995	241,478,713
1. Crop and animal production, hunting and related service activities	1,085,642	190,994,154	323,427	50,444,069	32	5,878	1,409,101	241,344,101
Growing of Wheat, Rice, Sugar Cane & Cotton	464,673	78,242,140	113,569	18,147,297	28	4,695	578,270	98,394,132
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,590	257,540	417	53,164	-	-	2,007	310,704
Growing of other fruits, vegetables and crops	31,465	4,133,217	2,945	371,790	1	163	34,411	4,505,170
Raising of livestock and other related activities	544,912	101,432,171	201,429	31,089,410	3	1,020	746,344	132,522,601
Other agricultural support activities	43,002	6,829,087	5,067	782,407	-	-	48,069	7,611,494
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
2. Forestry and logging	-	-	-	-	-	-	-	-
3. Fishing and aquaculture	683	107,411	211	27,202	-	-	894	134,612
B. Mining and quarrying	2	559	-	-	-	-	2	559
05 - Mining of coal and lignite	1	500	-	-	-	-	1	500
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	30,434	4,868,382	11,224	1,023,757	-	-	41,658	5,892,140
10 - Manufacture of food products	8,541	955,659	968	107,413	-	-	9,509	1,063,072
11 - Manufacture of beverages	375	68,839	5	605	-	-	380	69,443
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	2,586	1,508,385	966	357,784	-	-	3,552	1,866,170
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	20	5,066	169	41,460	-	-	189	46,526
Manufacture of carpets and rugs	69	12,953	46	4,696	-	-	115	17,649
Manufacture of other textiles n.e.c.	2,496	1,490,354	751	311,628	-	-	3,247	1,801,983
14 - Manufacture of wearing apparel	1,746	191,484	3,720	206,501	-	-	5,466	397,985
15 - Manufacture of leather and related products	227	45,031	29	2,448	-	-	256	48,079

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st March, 2024

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	43	6,279	1	8	-	-	44	6,287
Manufacture of luggage, handbags and the like, saddlery and harness	104	30,238	7	1,748	-	-	111	31,986
Manufacture of footwear	80	9,114	21	692	-	-	101	9,806
a. Leather wear	79	9,114	21	692	-	-	100	9,806
b. Rubber and Plastic wear	1	-	-	-	-	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	273	40,024	1	60	-	-	274	40,084
17 - Manufacture of paper and paper products	4	1,446	1	10	-	-	5	1,456
18 - Printing and reproduction of recorded media	156	30,664	1	300	-	-	157	30,964
Printing and other service activities related to printing	156	30,664	1	300	-	-	157	30,964
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	3	293	4	84	-	-	7	378
22 - Manufacture of rubber and plastic products	9	6,417	-	-	-	-	9	6,417
23 - Manufacture of other non-metallic mineral products	201	44,194	5	266	-	-	206	44,460
24 - Manufacture of basic metals	281	41,934	1	11	-	-	282	41,945
25 - Manufacture of fabricated metal products, except machinery and equipment	11,743	853,201	3,922	229,110	-	-	15,665	1,082,311
26 - Manufacture of computer, electronic and optical products	111	17,363	87	4,134	-	-	198	21,498
27 - Manufacture of electrical equipment	10	16,542	-	-	-	-	10	16,542
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	9	518	1	40	-	-	10	558
31 - Manufacture of furniture	287	49,529	26	2,639	-	-	313	52,167
32 - Other manufacturing	3,865	995,891	1,487	112,351	-	-	5,352	1,108,243
Manufacture of jewellery and related articles	59	9,606	-	-	-	-	59	9,606
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	4	530	2	103	-	-	6	633
Manufacture of sports goods	76	17,053	9	396	-	-	85	17,449
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	234	55,032	29	2,430	-	-	263	57,462
Manufacture of Handicrafts	135	18,442	266	24,328	-	-	401	42,770
Other manufacturing n.e.c.	3,367	895,228	1,181	85,094	-	-	4,548	980,322
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-
Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	-	-
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	7,651	2,703,056	1,294	490,869	-	-	8,945	3,193,925
41 - Construction of buildings	7,651	2,703,056	1,294	490,869	-	-	8,945	3,193,925
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks As on 31st March, 2024

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	160,073	34,395,699	42,174	7,787,150	1	619	202,248	42,183,868
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,312	412,580	7	2,987	-	-	2,319	415,567
46 - Wholesale trade, except of motor vehicles and motorcycles	30,035	8,146,501	6,056	1,776,460	-	-	36,091	9,922,961
47 - Retail trade, except of motor vehicles and motorcycles	127,726	25,836,618	36,111	6,007,702	1	619	163,838	31,844,939
H. Transportation and storage	1,098	238,495	295	59,434	-	-	1,393	297,929
49 - Land transport and transport via pipelines	1,053	232,318	288	58,778	-	-	1,341	291,096
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	45	6,177	7	656	-	-	52	6,833
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,536	257,486	219	14,730	-	-	1,755	272,216
55 - Accommodation	885	194,505	22	7,724	-	-	907	202,229
56 - Food and beverage service activities	651	62,980	197	7,007	-	-	848	69,987
J. Information and communication	169	28,873	4	342	-	-	173	29,215
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	81	12,738	3	327	-	-	84	13,065
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	85	14,186	1	15	-	-	86	14,201
62 - Computer programming, consultancy and related activities	3	1,949	-	-	-	-	3	1,949
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	9	832	3	65	-	-	12	897
L. Professional, scientific and technical activities	1,514	296,983	279	44,993	-	-	1,793	341,976
69 - Legal and accounting activities	1,189	238,932	189	34,812	-	-	1,378	273,744
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	155	33,232	21	2,735	-	-	176	35,967
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	143	19,744	68	7,264	-	-	211	27,008
74 - Other professional, scientific and technical activities	3	783	-	-	-	-	3	783
75 - Veterinary activities	24	4,292	1	182	-	-	25	4,474
M. Administrative and support service activities	45,601	5,039,826	12,710	1,000,746	-	-	58,311	6,039,573
77 - Rental and leasing activities	30	5,422	5	501	-	-	35	5,923
78 - Employment activities	42,674	4,553,411	12,015	895,028	-	-	54,689	5,448,439
79 - Travel agency, tour operator, reservation service and related activities	44	5,266	4	763	-	-	48	6,029
80 - Security and investigation activities	2	97	-	-	-	-	2	97
81 - Services to buildings and landscape activities	34	5,524	-	-	-	-	34	5,524
82 - Office administrative, office support and other business support activities	2,817	468,907	686	104,454	-	-	3,503	573,361
N. Education	4,832	567,040	1,133	144,229	-	-	5,965	711,269
O. Human health and social work activities	9,001	1,361,741	13,132	698,103	-	-	22,133	2,059,845
86 - Human health activities	279	62,010	54	11,074	-	-	333	73,083
87 - Residential care activities	8,722	1,299,732	13,078	687,030	-	-	21,800	1,986,761
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	623	107,892	275	27,948	-	-	898	135,840
Q. Other service activities	28,497	3,389,794	10,546	1,612,845	-	-	39,043	5,002,639
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	3,288,677	72,620,599	1,073,217	17,331,636	-	-	4,361,894	89,952,235
A. Bank - Employees	6,475	4,956,099	619	464,256	-	-	7,094	5,420,355
1) For house building	743	3,158,549	79	284,913	-	-	822	3,443,462
2) For transport i.e. purchase of car etc.	1,198	781,261	68	83,488	-	-	1,266	864,749
3) Other purposes	4,534	1,016,290	472	95,854	-	-	5,006	1,112,144
B. Consumer Financing	3,164,998	51,591,703	963,502	11,092,854	-	-	4,128,500	62,684,558
1) For house building	109,378	34,777,067	26,941	7,842,247	-	-	136,319	42,619,314
2) For transport i.e. purchase of car etc	1,412	1,190,620	21	21,222	-	-	1,433	1,211,842
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-	-	-
5) Personal loans	3,054,208	15,624,016	936,540	3,229,385	-	-	3,990,748	18,853,401
C) Other	117,204	16,072,797	109,096	5,774,526	-	-	226,300	21,847,323
VII. OTHER	52,131	13,688,825	9,506	2,575,871	2	968	61,639	16,265,664
Total	4,718,173	338,566,649	1,499,649	83,283,989	35	7,465	6,217,857	413,857,903

* 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	Mar-23	Dec-23	Mar-24 P
0.00	9,010,064	26,968,547	29,348,918
1.00	-	-	-
2.00	-	-	-
3.00	294,002	332,463	375,898
4.00	92,886	213,229	274,650
5.00	19,957,509	14,170,324	14,121,001
6.00	-	-	-
7.00	-	32,044	32,432
8.00	-	1,029,265	667,158
9.00	1	-	-
10.00	1,306,741	93,979	98,227
11.00	102,491	8,690	419
12.00	13,275	4,234	3,452
13.00	312,762	64,569	57,018
14.00	149,281	12,000	9,400
15.00	801,425	103,897	99,893
16.00	311,589	52,762	61,664
17.00	89,037	32,269	22,826
18.00	942,891	245,190	201,006
19.00	748,656	256,806	214,043
20.00	3,766,606	1,098,875	967,244
21.00	2,913,014	1,400,459	1,256,405
22.00	4,061,589	2,545,682	2,209,961
23.00	4,926,256	3,228,026	2,873,726
24.00	5,493,399	2,568,589	2,242,400
25.00	9,108,448	4,136,327	3,641,367
26.00	13,565,582	4,662,959	3,886,081
27.00	10,466,574	3,780,642	3,279,216
28.00	25,416,520	5,809,444	5,141,945
29.00	12,182,305	6,435,430	5,769,643
30.00	15,151,240	7,001,835	6,680,847
31.00	16,590,283	12,976,027	7,152,572
32.00	25,051,739	19,044,375	14,055,536
33.00	37,910,759	15,469,946	15,728,359
34.00	32,011,082	21,950,598	16,894,233
35.00	15,990,791	11,700,089	13,462,758
36.00	26,146,439	20,695,164	19,342,381
37.00	16,789,921	32,528,839	40,147,022
38.00	9,822,989	29,878,532	31,689,145
39.00	3,385,086	23,644,597	31,230,106
40.00	7,258,351	29,437,696	29,023,751
41.00	1,797,631	17,425,926	16,776,151
42.00	11,106,869	29,247,558	32,715,488
43.00	1,440,731	6,072,675	6,511,718
44.00	761,404	7,467,903	5,958,527
45.00	1,453,940	3,137,431	2,077,104
46.00	4,472,544	3,813,862	2,174,783
47.00	4,576,276	4,375,990	4,254,323
48.00	6,878,020	3,261,043	2,074,581
49.00	3,214,584	3,825,150	6,344,657
50.00 & above	8,922,703	25,694,421	32,707,868
Total	376,766,286	407,936,358	413,857,903

*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 March, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	24,041,268	5,307,649	-	29,348,918
1.00	-	-	-	-
2.00	-	-	-	-
3.00	337,901	37,997	-	375,898
4.00	189,789	84,861	-	274,650
5.00	12,102,214	2,018,788	-	14,121,001
6.00	-	-	-	-
7.00	32,432	-	-	32,432
8.00	666,134	1,024	-	667,158
9.00	-	-	-	-
10.00	89,095	9,132	-	98,227
11.00	419	-	-	419
12.00	3,247	205	-	3,452
13.00	55,601	1,417	-	57,018
14.00	7,070	2,330	-	9,400
15.00	94,756	5,137	-	99,893
16.00	60,678	986	-	61,664
17.00	18,208	4,618	-	22,826
18.00	190,388	10,619	-	201,006
19.00	184,735	29,308	-	214,043
20.00	884,422	82,822	-	967,244
21.00	1,052,424	203,981	-	1,256,405
22.00	1,903,193	306,768	-	2,209,961
23.00	2,495,299	378,427	-	2,873,726
24.00	1,997,582	244,818	-	2,242,400
25.00	3,217,389	423,978	-	3,641,367
26.00	3,470,343	415,737	-	3,886,081
27.00	2,892,825	386,391	-	3,279,216
28.00	3,812,132	1,329,814	-	5,141,945
29.00	5,396,614	373,029	-	5,769,643
30.00	5,457,902	1,222,945	-	6,680,847
31.00	5,802,064	1,349,957	551	7,152,572
32.00	11,016,207	3,035,621	3,708	14,055,536
33.00	11,509,850	4,218,509	-	15,728,359
34.00	15,055,200	1,839,033	-	16,894,233
35.00	10,182,581	3,279,506	670	13,462,758
36.00	14,084,327	5,258,055	-	19,342,381
37.00	32,865,291	7,280,159	1,572	40,147,022
38.00	22,945,744	8,743,239	163	31,689,145
39.00	25,443,068	5,786,688	350	31,230,106
40.00	24,575,977	4,447,774	-	29,023,751
41.00	12,750,205	4,025,946	-	16,776,151
42.00	24,486,225	8,229,263	-	32,715,488
43.00	5,251,737	1,259,778	203	6,511,718
44.00	4,910,412	1,048,115	-	5,958,527
45.00	1,698,844	378,261	-	2,077,104
46.00	1,892,471	282,064	248	2,174,783
47.00	3,368,584	885,740	-	4,254,323
48.00	1,860,575	214,006	-	2,074,581
49.00	2,278,768	4,065,889	-	6,344,657
50.00 & above	27,934,260	4,773,608	-	32,707,868
Total	330,566,449	83,283,989	7,465	413,857,903

*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	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	173,208	85,230	258,438	221,503	94,524	316,027	215,396	92,294	307,690
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	66,376	46,518	112,894	39,442	45,175	84,616	38,528	51,374	89,902
	Others	3,344	2,091	5,435	4,512	2,781	7,293	10,961	5,305	16,266
	Total	242,927	133,839	376,766	265,457	142,479	407,936	264,885	148,973	413,858
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	126,326	59,463	185,789	161,292	61,351	222,643	155,423	58,833	214,256
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	35,073	21,247	56,320	16,610	18,001	34,611	16,578	20,558	37,135
	Others	2,120	889	3,009	2,835	1,153	3,988	7,329	2,282	9,611
	Total	163,519	81,598	245,118	180,738	80,504	261,242	179,330	81,672	261,002
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	34,749	14,672	49,421	45,836	19,567	65,403	44,948	19,178	64,126
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	24,000	11,244	35,244	16,146	12,877	29,023	15,373	13,837	29,210
	Others	1,080	607	1,687	1,447	665	2,112	3,184	1,472	4,656
	Total	59,829	26,523	86,352	63,429	33,109	96,539	63,505	34,488	97,992
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	8,291	5,887	14,178	9,272	7,497	16,769	9,900	7,807	17,707
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,715	2,912	5,627	2,407	1,628	4,035	2,427	1,632	4,058
	Others	45	426	471	107	755	861	258	1,097	1,355
	Total	11,050	9,225	20,276	11,785	9,880	21,665	12,585	10,535	23,120
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,219	363	1,582	2,145	314	2,459	2,158	317	2,475
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,460	855	3,315	2,359	562	2,921	2,276	589	2,864
	Others	90	24	115	96	38	134	144	50	194
	Total	3,770	1,242	5,011	4,600	915	5,514	4,578	956	5,534
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,091	1,091	-	1,187	1,187	-	1,516	1,516
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	8,733	8,733	-	10,911	10,911	-	13,642	13,642
	Others	-	44	44	-	119	119	-	233	233
	Total	-	9,867	9,867	-	12,217	12,217	-	15,392	15,392

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,542	1,907	4,449	2,854	2,028	4,882	2,865	2,085	4,950
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,049	474	2,523	1,833	382	2,214	1,785	378	2,163
	Others	8	3	11	26	11	37	30	14	43
	Total	4,599	2,384	6,983	4,713	2,421	7,133	4,679	2,477	7,156
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	81	1,847	1,928	104	2,580	2,684	102	2,508	2,610
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	79	1,054	1,133	87	814	901	90	788	878
	Others	-	99	99	1	40	42	16	157	173
	Total	160	3,000	3,160	193	3,434	3,627	208	3,453	3,661

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,855,355	6,553,942	3,083,991	9,103,105	1,735,960	2,730,233
5,000 to 10,000	76,167	523,639	214,749	1,415,058	2,079,892	10,685,457
10,000 to 20,000	76,626	1,148,543	149,690	2,043,738	176,348	2,400,890
20,000 to 25,000	84,428	1,880,162	38,315	850,423	36,515	811,769
25,000 to 30,000	54,243	1,503,231	44,071	1,220,458	40,787	1,130,938
30,000 to 40,000	123,535	4,284,953	103,733	3,601,325	102,084	3,549,604
40,000 to 50,000	173,259	7,719,804	132,234	5,865,772	120,557	5,348,929
50,000 to 60,000	220,935	11,829,636	152,402	8,097,443	138,932	7,385,662
60,000 to 70,000	204,768	13,084,938	136,192	8,619,372	122,261	7,740,452
70,000 to 80,000	220,854	16,483,620	148,078	10,932,428	132,936	9,792,961
80,000 to 90,000	118,683	9,942,039	99,816	8,343,085	91,696	7,649,615
90,000 to 100,000	131,431	12,478,007	105,082	9,936,569	86,925	8,208,444
100,000 to 200,000	713,716	94,765,509	704,971	95,949,736	701,065	86,702,162
200,000 to 300,000	189,086	44,160,096	258,290	59,158,584	275,635	62,501,863
300,000 to 400,000	78,835	26,836,727	92,428	31,505,925	85,403	29,049,684
400,000 to 500,000	46,524	20,829,064	54,618	24,369,730	48,405	21,606,184
500,000 to 600,000	30,055	16,074,591	36,768	19,682,781	32,405	17,384,192
600,000 to 700,000	17,754	11,472,312	22,358	14,454,348	20,608	13,299,246
700,000 to 800,000	14,126	10,548,400	17,658	13,169,614	17,450	12,609,113
800,000 to 900,000	11,541	9,800,765	15,259	12,957,044	15,216	12,456,726
900,000 to 1,000,000	15,835	15,125,722	15,241	14,516,913	15,347	14,224,562
1,000,000 to 2,000,000	23,091	32,006,489	29,358	39,605,839	32,935	39,275,341
2,000,000 & Over	2,653	7,714,096	4,329	12,537,068	108,495	37,313,876
Total	5,483,500	376,766,286	5,659,631	407,936,358	6,217,857	413,857,903

*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 March, 2024

(Thousand Rupees)

Size of Account (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	936,133	996,238	799,827	1,733,995	-	-	1,735,960	2,730,233
5,000 to 10,000	2,027,236	10,328,988	52,656	356,469	-	-	2,079,892	10,685,457
10,000 to 20,000	127,139	1,704,205	49,209	696,685	-	-	176,348	2,400,890
20,000 to 25,000	19,004	420,970	17,510	390,774	1	25	36,515	811,769
25,000 to 30,000	21,199	588,932	19,588	542,005	-	-	40,787	1,130,938
30,000 to 40,000	59,572	2,073,584	42,512	1,476,020	-	-	102,084	3,549,604
40,000 to 50,000	80,618	3,586,199	39,939	1,762,730	-	-	120,557	5,348,929
50,000 to 60,000	105,463	5,607,661	33,468	1,777,951	1	50	138,932	7,385,662
60,000 to 70,000	97,358	6,158,687	24,903	1,581,766	-	-	122,261	7,740,452
70,000 to 80,000	105,505	7,784,989	27,431	2,007,972	-	-	132,936	9,792,961
80,000 to 90,000	70,325	5,877,119	21,370	1,772,414	1	81	91,696	7,649,615
90,000 to 100,000	69,045	6,546,317	17,880	1,662,127	-	-	86,925	8,208,444
100,000 to 200,000	465,894	63,971,807	235,155	22,727,967	16	2,388	701,065	86,702,162
200,000 to 300,000	212,801	48,507,904	62,822	13,991,348	12	2,612	275,635	62,501,863
300,000 to 400,000	69,623	23,735,219	15,779	5,314,166	1	300	85,403	29,049,684
400,000 to 500,000	40,196	17,990,815	8,209	3,615,369	-	-	48,405	21,606,184
500,000 to 600,000	26,517	14,267,920	5,888	3,116,272	-	-	32,405	17,384,192
600,000 to 700,000	17,035	11,025,573	3,571	2,272,384	2	1,289	20,608	13,299,246
700,000 to 800,000	14,420	10,472,341	3,029	2,136,051	1	720	17,450	12,609,113
800,000 to 900,000	12,622	10,406,243	2,594	2,050,483	-	-	15,216	12,456,726
900,000 to 1,000,000	12,748	11,860,214	2,599	2,364,348	-	-	15,347	14,224,562
1,000,000 to 2,000,000	27,399	33,334,005	5,536	5,941,336	-	-	32,935	39,275,341
2,000,000 & Over	100,321	33,320,519	8,174	3,993,356	-	-	108,495	37,313,876
Total	4,718,173	330,566,449	1,499,649	83,283,989	35	7,465	6,217,857	413,857,903

*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	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	144,897,698.0	146,158,534.0	145,313,131.8	151,732,695	160,983,408	152,618,539	163,330,644	171,538,693	164,358,814
1) Treasury Bills	58,325,043.1	59,174,430.0	58,623,125.0	88,251,680	96,891,836	88,212,693	94,179,643	101,718,570	94,330,855
2) Pakistan Investment Bonds (PIBs)	86,572,654.9	86,984,104.0	86,690,006.8	63,481,016	64,091,572	64,405,846	69,151,001	69,820,123	70,027,959
a. Fixed Rate	75,757,231.0	76,084,104.0	75,612,227.6	33,622,969	33,821,572	33,642,232	37,791,609	38,100,123	37,812,497
b. Floating Rate	10,815,423.9	10,900,000.0	11,077,779.2	29,858,046	30,270,000	30,763,614	31,359,392	31,720,000	32,215,462
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	255,838.4	255,919.0	255,838.4	255,838	255,919	255,838	255,838	255,919	255,838
IX. MUTUAL FUNDS	22,986,255.0	22,986,255.0	22,986,255.0	8,161,562	8,161,562	8,161,562	2,666,701	2,666,701	2,666,701
X. OTHERS	-	-	-	200,000	200,000	203,986	200,000	200,000	204,119
XI. Islamic Banking Products - Investments	1,730,433.4	1,747,538.7	1,744,515.4	2,765,545	2,790,747	2,780,679	4,364,098	4,391,999	4,384,270
a. Government Islamic Securities	1,686,942.0	1,687,575.0	1,701,024.0	2,730,387	2,730,783	2,745,521	4,331,717	4,332,035	4,351,797
1. GOP Ijara Sukuk	1,686,942.0	1,687,575.0	1,701,024.0	2,730,387	2,730,783	2,745,521	4,331,717	4,332,035	4,351,797
a. Variable Rental Rate (VRR)	1,686,942.0	1,687,575.0	1,701,024.0	2,730,387	2,730,783	2,745,521	4,331,717	4,332,035	4,351,797
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	43,491.4	59,963.7	43,491.4	35,158	59,964	35,158	32,381	59,964	32,473
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	43,491.4	59,963.7	43,491.4	35,158	59,964	35,158	32,381	59,964	32,473
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	169,870,225	171,148,247	170,299,741	163,115,640	172,391,636	164,020,604	170,817,281	179,053,312	171,869,742