

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Mar-23	Dec-23	Mar-24 P
Assets	1,665,162,799	2,318,928,248	2,321,483,356
I. Currency and Deposits	9,989,369	8,095,456	7,974,578
1. Currency	18,242	15,599	13,477
2. Transferable Deposits	2,541,149	3,642,830	3,372,356
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	7,429,978	4,437,027	4,588,745
II. Securities(other than shares)	1,357,019,518	2,043,397,549	2,037,216,148
1. Short-term	747,494,354	836,788,162	815,307,938
2. Long-term	609,525,164	1,206,609,387	1,221,908,210
III. Loans extended (Advances)¹	202,692,540	188,290,243	182,835,365
1. Short-term	56,978,194	45,457,802	40,878,417
A) Money at call	6,108,481	220,000	-
B) Reverse Repo	18,872,795	4,919,969	3,807,194
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	31,996,918	40,317,833	37,071,223
2. Long-term	145,714,346	142,832,441	141,956,948
IV. Shares and other equity	52,336,983	17,201,496	18,391,246
1. Quoted	46,332,507	11,579,630	11,365,906
2. Non quoted	5,742,464	5,621,866	6,967,110
3. Investment fund shares	-	-	58,230
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	32,837,660	51,122,747	63,989,429
1. Trade credit and advances	-	-	-
2. Others	32,837,660	51,122,747	63,989,429
A) Dividends receivable resident sector	1,628,164	1,353	4,328,217
B) Settlement accounts resident sector	153,647	2,184,380	985,372
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	31,055,849	48,937,014	58,675,840
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	10,286,729	10,820,757	11,076,590
1. Produced assets	10,137,030	10,671,058	10,926,891
A) Tangible fixed assets	9,905,785	10,373,731	10,630,290
a) Dwellings	4,425,964	4,381,111	4,321,386
i) Building on freehold land	597,960	544,317	484,360
ii) Building on leasehold land	3,828,004	3,836,794	3,837,026
b) Other buildings and structures	2,324,838	2,421,447	2,492,898
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,288,087	2,384,696	2,456,147
c) Machinery and equipment	1,705,728	2,096,243	2,339,352
i) Transport equipment	880,545	1,184,644	1,405,563
ii) Furniture & Fixtures	293,756	326,161	341,454
iii) Office equipment	456,988	497,362	506,059
iv) Other machinery & equipment	74,439	88,077	86,277
d) Other tangible fixed assets n.e.s	1,449,255	1,474,929	1,476,653
B) Intangible fixed assets	231,245	297,328	296,602
a) Computer software	231,245	250,591	296,602
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	46,737	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Mar-23	Dec-23	Mar-24 P
Liabilities	1,665,162,799	2,318,928,248	2,321,483,356
I. Deposits²	34,159,556	46,985,885	61,187,238
1. Transferable Deposits	2,130,890	2,913,631	3,952,534
2. Restricted/ compulsory deposits	117,460	109,856	105,287
3. Other deposits	31,911,206	43,962,398	57,129,417
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,444,566,731	2,088,722,695	2,079,111,908
1. Short-term	1,366,944,767	1,960,124,854	1,974,212,050
A) Money at call	28,558,652	43,520,627	67,666,682
B) Repurchase agreements (Repo)	1,161,274,797	1,828,185,361	1,784,138,609
C) Other short-term borrowings	177,111,318	88,418,865	122,406,758
2. Long-term borrowings	77,621,964	128,597,841	104,899,858
IV. Financial Derivatives	-	-	-
V. Other accounts payable	47,787,320	47,072,110	54,474,427
1. Provision for losses	16,588,683	19,529,513	20,521,015
A) Provision for loan losses-Specific	12,939,056	14,209,225	14,916,857
B) Provision for loan losses-General	1,483,605	3,351,752	3,349,433
C) Provision for other losses	2,166,022	1,968,536	2,254,725
2. Accumulated Depreciation	1,615,002	1,995,561	2,150,593
3. Other accounts payable to other resident Sectors	28,978,635	25,547,036	31,137,319
A) Dividends payable	605,000	-	665,500
B) Settlement accounts	2,713,870	3,612,059	6,940,820
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	25,659,765	21,934,977	23,530,999
a) Suspense account	7,423,264	8,381,908	7,996,759
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	2,840,178	(1,155,622)	(1,316,362)
d) Accrued wages	244,818	700,909	173,110
e) Accrued rent	-	-	-
f) Accrued taxes	7,842,161	7,356,181	7,680,498
g) Other miscellaneous liability items	7,309,344	6,651,601	8,996,994
4. Other non- resident accounts payable	605,000	-	665,500
A) Dividends payable non-residents	605,000	-	665,500
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	138,649,192	136,147,555	126,709,783
1. Quoted	-	-	-
2. Non quoted	78,332,968	78,342,968	78,342,968
3. Investment fund shares	-	-	-
4. Retained earnings	39,041,079	9,226,082	20,690,280
5. Current year result	2,337,375	14,442,402	20,524
6. General and special reserve	25,069,307	24,139,797	25,345,709
7. Valuation adjustments	(6,131,537)	9,996,306	2,310,302
IX. Contingencies and Commitments³	125,166	176,430	228,432
1. Guarantees	6,456	13,155	12,741
2. Commitments	117,438	162,754	215,158
A) Letter of Credit	1,632	2,546	4,702
B) Forward government Securities Transactions	14,965	-	3,807
C) Forward lending	1,117	4,960	6,998
D) Commitments for acquisition of :	36	31	30
i. Fixed assets	7	1	1
ii. Intangible assets	29	30	29
E) Other commitments	99,687	155,217	199,590
3. Other contingent liabilities	1,272	521	533

Notes:

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

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

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

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	52,814,297	130,477,583	111,402,989
1. Loans and advances	5,501,933	9,647,705	7,105,679
2. Investments	45,255,983	119,316,962	103,647,673
3. Lendings to financial institutions	939,973	1,334,711	491,471
4. Balances with banks	144,570	178,205	158,166
5. Income from inter-office lending	971,838	-	-
6. Other	-	-	-
B. Mark-Up/Return/Interest Expensed	48,279,687	122,361,946	113,173,723
1. Deposits	1,982,958	2,294,353	2,417,465
2. Borrowings	46,287,877	120,053,550	110,747,521
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,530	13,126	8,480
6. Expense on inter-office borrowing	322	917	257
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	4,534,610	8,115,637	(1,770,734)
C. Non Mark-UP/Return/Interest Income	6,042,500	(7,361,598)	5,762,044
1. Fee & Commission Income	104,855	227,258	208,806
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	8,741	55,990	13,210
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	51,565	19,065	124,405
v. Investment banking fee	12,629	137,099	53,455
vi. Commission on trade	262	3,374	383
vii. Commission on guarantees	9,022	11,730	17,353
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	22,636	-	-
2. Dividend Income	305,990	9,073,035	4,747,800
3. Foreign exchange income	858,414	(93,922)	(55,289)
4. Income from derivatives	-	-	-
5. Gain on securities	(71,078)	1,113,589	754,626
i. Realised	(59,175)	991,163	692,319
ii. Unrealised - held for trading	(11,903)	122,426	62,307
6. Other Income	4,844,319	(17,681,558)	106,101
i. Rent on property	100,608	96,617	98,615
ii. Gain on sale of fixed assets-net	5,692	3,801	59
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	4,738,019	(17,781,976)	7,427
II. Total Income (I + C)	10,577,110	754,039	3,991,310

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	1,943,874	2,903,434	1,774,185
1. Operating expenses	1,812,997	2,788,409	1,704,352
i. Total compensation expense	1,274,143	1,684,546	1,080,428
ii. Property expense	226,489	285,309	236,343
a. Rent and taxes	14,966	12,655	9,021
b. Insurance	6,851	11,332	9,476
c. Utilities cost	22,839	26,374	33,792
d. Lease rental	-	-	-
e. Fuel expense generators	1,809	2,322	1,247
f. Security (including guards)	8,042	12,232	6,066
g. Repair and maintenance (including janitorial charges)	69,081	99,644	59,400
h. Depreciation on right-of-use assets	50,625	66,997	44,810
i. Depreciation	52,276	53,753	72,531
iii. Information technology expenses	23,678	38,769	26,491
iv. Other operating expenses	288,687	779,785	361,090
2. Workers welfare fund	106,102	(80,434)	33,566
3. Other charges	24,775	195,459	36,267
i. Penalties imposed by State Bank of Pakistan	-	0	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	24,775	195,459	36,267
III. Profit before provisions (II - D)	8,633,236	(2,149,394)	2,217,125
E. Provisions / (reversals) and write offs - net	(457,698)	1,737,080	(581,512)
1. (Reversals) / provisions against balance with Banks	345	50	(96)
2. (Reversals) / provisions for diminution in value of investments	(21,236)	443,915	23,940
3. (Reversals) / provisions against loans & advances	(446,064)	1,264,581	(172,845)
4. (Reversals) / provisions against off balance sheet items	9,168	4,757	(454,722)
5. Reversals against other assets	89	51,850	22,211
6. Recovery of written off / charged off bad debts	-	(28,073)	-
F. Extra ordinary / unusual items	-	-	197,485
IV. Profit Before Taxation (III - E - F)	9,090,934	(3,886,474)	2,601,152
G. Taxation	2,146,477	101,389	863,679
1. Current	1,479,863	2,797,869	2,941,743
2. Prior	-	62,429	-
3. Deferred	666,614	(2,758,909)	(2,078,064)
V. Profit After Taxation (IV - G)	6,944,457	(3,987,863)	1,737,473
Notes on Human Resources			
Number of Employees*	1,026	1,012	1,014
1. Permanent	856	864	855
a. Male	742	743	729
b. Female	114	121	126
2. Contractual	170	148	159
a. Male	154	128	136
b. Female	16	20	23

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

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(Thousand Rupees)

Type of Account	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	1	25,000	1	25,000
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	498	33,356,619	638	45,027,909	783	58,744,708
1) Less Than Three Months	176	9,061,752	199	10,074,485	312	17,295,048
2) For Three Months and Over but Less Than Six Months	138	5,473,410	143	6,583,370	111	4,552,679
3) For Six Months and Over but Less Than One Year	76	4,021,557	93	3,957,624	105	6,491,770
4) For One Year & Over but Less Than Two Years	107	14,699,900	190	24,312,191	243	30,304,991
5) For Two Years & Over but Less Than Three Years	-	-	12	240	11	220
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	498	33,356,619	639	45,052,909	784	58,769,708

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
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	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	1	25,000	1	25,000
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	149	1,217,640	80	1,094,871	129	674,105	425	55,758,092	783	58,744,708
1) Less Than Three Months	73	403,416	39	226,847	66	305,341	134	16,359,444	312	17,295,048
2) For Three Months and Over but Less Than Six Months	22	128,864	5	33,933	15	177,028	69	4,212,854	111	4,552,679
3) For Six Months and Over but Less Than One Year	19	101,627	12	641,518	21	48,084	53	5,700,541	105	6,491,770
4) For One Year & Over but Less Than Two Years	25	583,533	23	192,553	27	143,652	168	29,385,253	243	30,304,991
5) For Two Years & Over but Less Than Three Years	10	200	1	20	-	-	-	-	11	220
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	1	100,000	1	100,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	149	1,217,640	80	1,094,871	129	674,105	426	55,783,092	784	58,769,708

9.4 Deposits Distributed by Category

Development

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	1,014,376	1,340,746	-	-	-	-
1) Official	1,014,376	1,340,746	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	32,342,243	43,712,163	-	-	25,000	-
I. GOVERNMENT	11,749,941	14,578,542	-	-	-	-
A. Federal Government	11,318,370	13,738,174	-	-	-	-
B. Provincial Governments	431,571	840,368	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,350,285	6,536,669	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	500,000	-	-	-	-
Transport, storage and communications	3,215,000	5,200,000	-	-	-	-
Manufacturing	1,102,900	836,669	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	32,385	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	5,219,462	2,208,669	-	-	-	-
Mutual Funds and AMCs	4,000,000	-	-	-	-	-
Insurance & Pension Funds	400,000	-	-	-	-	-
MFIs and DFIs	75,500	1,399,200	-	-	-	-
Stock Exchange & Brokerage Houses	595,962	679,469	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	148,000	130,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	7,273,913	15,841,700	-	-	25,000	-
A. Agriculture, forestry and fishing	129,510	238,730	-	-	-	-
1. Crop and animal production, hunting and related service activities	129,510	238,730	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	109,220	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	129,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	500,000	5,275,986	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	500,000	500,000	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	4,775,986	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,396,229	5,400,838	-	-	-	-
10 - Manufacture of food products	272,446	841,634	-	-	-	-
11 - Manufacture of beverages	-	707,247	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	481,000	716,193	-	-	-	-
Preparation and spinning of textile fibres	35,000	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	321,000	546,169	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	125,000	170,024	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(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
1,621,844	-	-	-	-	-	-	-	1,621,844	1,621,844
1,621,844	-	-	-	-	-	-	-	1,621,844	1,621,844
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
20,225,883	6,491,770	30,304,991	220	-	-	100,000	-	57,122,864	57,147,864
922,197	2,850,000	18,576,318	-	-	-	-	-	22,348,515	22,348,515
416,748	2,850,000	18,218,650	-	-	-	-	-	21,485,398	21,485,398
505,449	-	357,668	-	-	-	-	-	863,117	863,117
-	-	-	-	-	-	-	-	-	-
300,000	-	5,236,669	-	-	-	-	-	5,536,669	5,536,669
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
300,000	-	3,900,000	-	-	-	-	-	4,200,000	4,200,000
-	-	836,669	-	-	-	-	-	836,669	836,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
6,283,427	198,500	717,966	-	-	-	-	-	7,199,893	7,199,893
5,305,000	150,000	-	-	-	-	-	-	5,455,000	5,455,000
-	-	-	-	-	-	-	-	-	-
854,427	48,500	-	-	-	-	-	-	902,927	902,927
-	-	717,966	-	-	-	-	-	717,966	717,966
-	-	-	-	-	-	-	-	-	-
124,000	-	-	-	-	-	-	-	124,000	124,000
10,288,783	2,598,807	4,327,227	-	-	-	100,000	-	17,314,817	17,339,817
-	-	129,510	-	-	-	-	-	129,510	129,510
-	-	129,510	-	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	129,510	-	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,945,475	-	-	-	-	-	-	-	4,945,475	4,945,475
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,945,475	-	-	-	-	-	-	-	4,945,475	4,945,475
2,605,502	523,246	2,765,424	-	-	-	100,000	-	5,994,172	5,994,172
545,982	-	98,132	-	-	-	-	-	644,114	644,114
107,352	-	-	-	-	-	-	-	107,352	107,352
-	-	-	-	-	-	-	-	-	-
25,000	212,506	311,251	-	-	-	100,000	-	648,757	648,757
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
25,000	212,506	311,251	-	-	-	-	-	548,757	548,757
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	100,000	-	100,000	100,000
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

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	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	138,009	222,191	-	-	-	-
Printing and other service activities related to printing	18,834	28,742	-	-	-	-
Reproduction of recorded media	119,175	193,449	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	25,500	-	-	-	-
20 - Manufacture of chemicals and chemical products	247,467	532,202	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	228,704	299,170	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	1,000,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	50,000	75,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	26,851	-	-	-	-	-
28 - Manufacture of machinery and equipment	25,508	22,702	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	299,198	358,998	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	1,162,561	2,521,275	-	-	-	-
Electric power generation, transmission and distribution	1,162,561	2,521,275	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	580,000	1,900,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	13,328	21,275	-	-	-	-
f) Other	569,233	600,000	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	150,000	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	150,000	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

Finance Institutions	(Thousand Rupees)
Mar-24 P	
Fixed Deposits	

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9.4 Deposits Distributed by Category

Development

	Mar-23	Dec-23	Mar-24 P			
Category of Deposit Holder	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	123,544	120,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	123,544	120,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	23,500	374,000	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	23,500	374,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-
55 - Accommodation	-	-	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	621,202	581,841	-	-	25,000	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	152,066	321,638	-	-	25,000	-
62 - Computer programming, consultancy and related activities	334,136	106,962	-	-	-	-
63 - Information service activities	135,000	153,241	-	-	-	-
K. Real estate activities	23,752	1,402	-	-	-	-
L. Professional, scientific and technical activities	122,873	199,329	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	69,624	139,329	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	53,249	60,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	275,000	275,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	275,000	275,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	446,163	721,378	-	-	-	-
O. Human health and social work activities	121,571	130,000	-	-	-	-
86 - Human health activities	121,571	130,000	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	178,008	1,921	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,346,717	1,730,787	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,218,549	1,402,853	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	128,168	327,934	-	-	-	-
VI. PERSONAL	2,400,825	2,815,297	-	-	-	-
A. Salaried persons	1,178,924	1,399,195	-	-	-	-
B. Self employed	483,230	478,333	-	-	-	-
C. Other Personal	738,671	937,769	-	-	-	-
VII. OTHER	1,100	500	-	-	-	-
Total	33,356,619	45,052,909	-	-	25,000	-

of Deposit Holders and Type of Accounts

Finance Institutions

(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
-	-	120,000	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	-	120,000	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	-	374,000	-	-	-	-	-	374,000	374,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	374,000	-	-	-	-	-	374,000	374,000
-	-	-	-	-	-	-	-	-	-
103,000	-	-	-	-	-	-	-	103,000	103,000
103,000	-	-	-	-	-	-	-	103,000	103,000
-	-	-	-	-	-	-	-	-	-
463,317	75,000	172,793	-	-	-	-	-	711,110	736,110
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
277,770	-	19,552	-	-	-	-	-	297,322	322,322
185,547	75,000	-	-	-	-	-	-	260,547	260,547
-	-	153,241	-	-	-	-	-	153,241	153,241
1,469	-	-	-	-	-	-	-	1,469	1,469
99,179	43,072	45,000	-	-	-	-	-	187,251	187,251
-	-	-	-	-	-	-	-	-	-
34,179	43,072	45,000	-	-	-	-	-	122,251	122,251
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
65,000	-	-	-	-	-	-	-	65,000	65,000
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
283,379	43,537	620,500	-	-	-	-	-	947,416	947,416
-	-	100,000	-	-	-	-	-	100,000	100,000
-	-	100,000	-	-	-	-	-	100,000	100,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2,064	-	-	-	-	-	-	-	2,064	2,064
1,156,047	53,234	526,573	-	-	-	-	-	1,735,854	1,735,854
832,470	51,234	503,588	-	-	-	-	-	1,387,292	1,387,292
323,577	2,000	22,985	-	-	-	-	-	348,562	348,562
1,275,429	791,229	919,738	220	-	-	-	-	2,986,616	2,986,616
683,017	450,252	349,794	220	-	-	-	-	1,483,283	1,483,283
106,974	279,643	118,764	-	-	-	-	-	505,381	505,381
485,438	61,334	451,180	-	-	-	-	-	997,952	997,952
-	-	500	-	-	-	-	-	500	500
21,847,727	6,491,770	30,304,991	220	-	-	100,000	-	58,744,708	58,769,708

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions 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
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	7	1,621,844	7	1,621,844
1) Official	-	-	-	-	-	-	7	1,621,844	7	1,621,844
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	149	1,217,640	80	1,094,871	129	674,105	419	54,161,248	777	57,147,864
I. GOVERNMENT	-	-	-	-	-	-	48	22,348,515	48	22,348,515
A. Federal Government	-	-	-	-	-	-	41	21,485,398	41	21,485,398
B. Provincial Governments	-	-	-	-	-	-	7	863,117	7	863,117
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	29	5,536,669	29	5,536,669
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	2	500,000	2	500,000
Transport, storage and communications	-	-	-	-	-	-	18	4,200,000	18	4,200,000
Manufacturing	-	-	-	-	-	-	9	836,669	9	836,669
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	58	7,199,893	58	7,199,893
Mutual Funds and AMC's	-	-	-	-	-	-	34	5,455,000	34	5,455,000
Insurance & Pension Funds	-	-	-	-	-	-	1	-	1	-
MFIs and DFIs	-	-	-	-	-	-	12	902,927	12	902,927
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	717,966	2	717,966
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	3	124,000	3	124,000
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	182	17,339,817	182	17,339,817
A. Agriculture, forestry and fishing	-	-	-	-	-	-	2	129,510	2	129,510
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	2	129,510	2	129,510
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	2	129,510	2	129,510
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	2	4,945,475	2	4,945,475
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	2	4,945,475	2	4,945,475
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	106	5,994,172	106	5,994,172
10 - Manufacture of food products	-	-	-	-	-	-	6	644,114	6	644,114
11 - Manufacture of beverages	-	-	-	-	-	-	3	107,352	3	107,352
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	25	648,757	25	648,757
Preparation and spinning of textile fibres	-	-	-	-	-	-	1	-	1	-
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	23	548,757	23	548,757
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	1	100,000	1	100,000
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions 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	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like,	-	-	-	-	-	-	-	-	-	-
saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and	-	-	-	-	-	-	-	-	-	-
cork, except furniture; manufacture of articles of straw and	-	-	-	-	-	-	-	-	-	-
plaiting materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	27	354,781	27	354,781
Printing and other service activities related to printing	-	-	-	-	-	-	12	152,366	12	152,366
Reproduction of recorded media	-	-	-	-	-	-	15	202,415	15	202,415
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	2	25,500	2	25,500
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	11	1,322,944	11	1,322,944
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	7	299,725	7	299,725
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	6	1,500,000	6	1,500,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	1	75,000	1	75,000
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	2	600,000	2	600,000
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	4	38,498	4	38,498
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	12	377,501	12	377,501
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-
32. Other manufacturing	-	-	-	-	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	7	3,424,350	7	3,424,350
Electric power generation, transmission and distribution	-	-	-	-	-	-	7	3,424,350	7	3,424,350
a) Hydal	-	-	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	2	1,900,000	2	1,900,000
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	2	15,235	2	15,235
f) Other	-	-	-	-	-	-	3	1,509,115	3	1,509,115
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and	-	-	-	-	-	-	-	-	-	-
remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities;	-	-	-	-	-	-	-	-	-	-
materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-	-	-	-
services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions 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	-	-	-	-	-	-	1	120,000	1	120,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	1	120,000	1	120,000
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	4	374,000	4	374,000
49 - Land transport and transport via pipelines	-	-	-	-	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	4	374,000	4	374,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	2	103,000	2	103,000
55 - Accommodation	-	-	-	-	-	-	2	103,000	2	103,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	9	736,110	9	736,110
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	3	322,322	3	322,322
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	5	260,547	5	260,547
63 - Information service activities	-	-	-	-	-	-	1	153,241	1	153,241
K. Real estate activities	-	-	-	-	-	-	3	1,469	3	1,469
L. Professional, scientific and technical activities	-	-	-	-	-	-	12	187,251	12	187,251
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	10	122,251	10	122,251
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	2	65,000	2	65,000
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	4	275,000	4	275,000
77 - Rental and leasing activities	-	-	-	-	-	-	1	-	1	-
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	3	275,000	3	275,000
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	24	947,416	24	947,416
O. Human health and social work activities	-	-	-	-	-	-	5	100,000	5	100,000
86 - Human health activities	-	-	-	-	-	-	5	100,000	5	100,000
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	1	2,064	1	2,064
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	97	1,735,854	97	1,735,854
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	87	1,387,292	87	1,387,292
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	10	348,562	10	348,562
VI. PERSONAL	149	1,217,640	80	1,094,871	129	674,105	-	-	358	2,986,616
A. Salaried persons	113	611,889	35	614,990	53	256,404	-	-	201	1,483,283
B. Self employed	4	88,500	3	288,264	4	128,617	-	-	11	505,381
C. Other Personal	32	517,251	42	191,617	72	289,084	-	-	146	997,952
VII. OTHER	-	-	-	-	-	-	5	500	5	500
Total	149	1,217,640	80	1,094,871	129	674,105	426	55,783,092	784	58,769,708

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

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,014	1,014	-	1,341	1,341	-	1,622	1,622
	Govt.	-	11,750	11,750	-	14,579	14,579	-	22,349	22,349
	NFPSEs	-	4,350	4,350	-	6,537	6,537	-	5,537	5,537
	NBFCs & Fin Aux.	-	5,219	5,219	-	2,209	2,209	-	7,200	7,200
	Private Sector	-	7,274	7,274	-	15,842	15,842	-	17,340	17,340
	Trust Fund	-	1,347	1,347	-	1,731	1,731	-	1,736	1,736
	Personal	-	2,401	2,401	-	2,815	2,815	-	2,987	2,987
	Others	-	1	1	-	1	1	-	1	1
	Total	-	33,357	33,357	-	45,053	45,053	-	58,770	58,770
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	1,014	1,014	-	1,341	1,341	-	1,622	1,622
	Govt.	-	8,695	8,695	-	11,524	11,524	-	18,994	18,994
	NFPSEs	-	4,350	4,350	-	6,537	6,537	-	5,537	5,537
	NBFCs & Fin Aux.	-	5,219	5,219	-	2,209	2,209	-	7,200	7,200
	Private Sector	-	6,639	6,639	-	15,107	15,107	-	16,715	16,715
	Trust Fund	-	1,025	1,025	-	1,484	1,484	-	1,475	1,475
	Personal	-	2,401	2,401	-	2,815	2,815	-	2,987	2,987
	Others	-	1	1	-	1	1	-	1	1
	Total	-	29,345	29,345	-	41,017	41,017	-	54,529	54,529
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3,055	3,055	-	3,055	3,055	-	3,355	3,355
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	635	635	-	734	734	-	625	625
	Trust Fund	-	322	322	-	246	246	-	260	260
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	4,012	4,012	-	4,036	4,036	-	4,240	4,240

9.5 Province/Region wise Deposits by Categories

Development Finance Institutions

(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.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	18	280	17	1,136	93	290
100,000 to 200,000	10	1,262	10	1,107	10	1,139
200,000 to 300,000	12	2,785	11	2,854	16	4,110
300,000 to 400,000	8	2,635	7	2,545	12	3,919
400,000 to 500,000	3	1,267	2	856	21	10,190
500,000 to 600,000	14	7,123	21	11,061	9	4,890
600,000 to 700,000	8	4,926	6	3,957	8	5,239
700,000 to 800,000	5	3,605	8	6,006	6	4,366
800,000 to 900,000	4	3,229	5	4,258	5	4,126
900,000 to 1,000,000	1	949	24	23,384	8	7,459
1,000,000 to 2,000,000	59	73,405	61	88,243	105	138,249
2,000,000 to 3,000,000	40	95,189	43	107,037	49	122,278
3,000,000 to 4,000,000	25	84,922	21	73,103	21	73,413
4,000,000 to 5,000,000	15	66,794	18	82,606	30	138,196
5,000,000 to 6,000,000	33	177,335	28	149,546	25	130,479
6,000,000 to 7,000,000	12	76,115	10	64,326	10	62,044
7,000,000 to 8,000,000	6	43,341	13	97,286	13	98,289
8,000,000 to 9,000,000	10	84,027	7	60,634	8	70,559
9,000,000 to 10,000,000	10	93,812	19	184,198	16	155,972
10,000,000 to 100,000,000	137	4,654,386	191	5,567,000	197	5,756,646
100,000,000 & Over	68	27,879,232	117	38,521,767	122	51,977,856
Total	498	33,356,619	639	45,052,909	784	58,769,708

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

9.6.1 Deposits Distributed by Size of Accounts and Gender

Development Finance Institutions

As on 31st March, 2024

Type of Account	(Thousand Rupees)									
	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 100,000	11	220	2	70	0	0	80	0	93	290
100,000 to 200,000	3	318	3	321	4	500	0	0	10	1,139
200,000 to 300,000	6	1678	5	1190	4	992	1	250	16	4,110
300,000 to 400,000	5	1539	4	1385	1	303	2	692	12	3,919
400,000 to 500,000	4	1894	5	2414	10	4900	2	982	21	10,190
500,000 to 600,000	5	2717	1	550	1	505	2	1118	9	4,890
600,000 to 700,000	3	1920	2	1326	2	1309	1	684	8	5,239
700,000 to 800,000	2	1497	2	1469	0	0	2	1400	6	4,366
800,000 to 900,000	2	1610	1	863	1	800	1	853	5	4,126
900,000 to 1,000,000	4	3727	2	1918	2	1814	0	0	8	7,459
1,000,000 to 2,000,000	20	27866.841	13	20226	34	47092	38	43064	105	138,249
2,000,000 to 3,000,000	18	45258	5	12015	17	43354	9	21651	49	122,278
3,000,000 to 4,000,000	8	28560	0	0	10	35040	3	9813	21	73,413
4,000,000 to 5,000,000	8	35087	5	23657	8	36051	9	43401	30	138,196
5,000,000 to 6,000,000	4	21648	4	20117	5	25715	12	62999	25	130,479
6,000,000 to 7,000,000	3	18226	2	12436	0	0	5	31382	10	62,044
7,000,000 to 8,000,000	6	45459	3	22879	0	0	4	29951	13	98,289
8,000,000 to 9,000,000	0	0	1	8621	7	61938	0	0	8	70,559
9,000,000 to 10,000,000	5	49355	3	28316	5	49000	3	29301	16	155,972
10,000,000 to 100,000,000	31	614479.1	15	416720	18	364792	133	4360654.435	197	5,756,646
100,000,000 & Over	1	314581	2	518378	0	0	119	51144897	122	51,977,856
Total	149	1,217,640	80	1,094,871	129	674,105	426	55,783,092	784	58,769,708

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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Mar-23		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	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	7	1,036,435	3	224,021	1	7,354
A. Quoted on the Stock Exchange:	2	9,054	1	7,354	1	7,354
1. To Stock Brokers and Dealers:	1	1,700	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	1,700	-	-	-	-
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	5	1,027,381	2	216,667	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	5	1,027,381	2	216,667	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	1,027,381	2	216,667	-	-
III. Merchandise	43	5,775,661	49	8,526,655	48	9,088,862
A. Food Items:	4	800,000	9	2,458,034	7	2,772,015
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	1	250,000	3	708,034	2	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	3	550,000	6	1,750,000	5	2,431,115
(a) Indigenous	3	550,000	6	1,750,000	5	2,431,115
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13	555,311	16	2,239,927	18	2,978,589
1. Cotton Raw:	8	276,903	6	150,267	5	119,267
(a) Indigenous	8	276,903	6	150,267	5	119,267
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	3	15,250	-	-	-	-
(a) Indigenous	3	15,250	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	2	650,000	2	650,000
(b) Imported	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Mar-23		Dec-23		Mar-24 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	263,158	8	1,439,660	11	2,209,322
(a) Indigenous	2	263,158	4	511,111	9	1,909,322
(b) Imported	-	-	4	928,549	2	300,000
C. Finished/Manufactured Goods:	26	4,420,350	24	3,828,694	23	3,338,258
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	2,993,139	19	2,849,267	17	2,569,843
(a) Indigenous	1	162,390	2	314,694	1	265,860
(b) Imported	16	2,830,749	17	2,534,573	16	2,303,983
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	200,000	1	200,000	1	200,000
12. Other Finished Goods:	8	1,227,211	4	779,427	5	568,415
(a) Indigenous	5	1,174,896	3	725,000	2	515,000
(b) Imported	3	52,315	1	54,427	3	53,415
IV. Fixed Assets Including Machinery	1,725	95,907,901	1,386	100,714,388	1,540	99,231,952
A. Transport Equipment	365	786,239	341	831,949	321	789,552
B. Furniture & Fixtures	5	1,431,182	3	600,682	3	450,682
C. Office Equipment	4	173,451	2	36,091	2	34,483
D. Other Machinery & Equipment	1,351	93,517,029	1,040	99,245,666	1,214	97,957,235
V. Real Estate	35,923	43,976,312	33,755	39,279,207	33,227	39,757,252
A. Land	135	13,606,727	140	12,087,745	153	13,158,263
1. Residential	2	71,500	21	459,977	24	236,149
(a) House	2	71,500	21	459,977	24	236,149
(b) Flat	-	-	-	-	-	-
2. Non-Residential	133	13,535,227	119	11,627,768	129	12,922,114
(a) Commercial	19	687,102	29	254,043	14	232,192
(b) Industrial	32	3,566,654	19	2,147,489	15	2,890,089
c) Agriculture	55	5798535	44	5812054.04	72	6,340,471
(c) Others	27	3,482,936	27	3,414,182	28	3,459,362
B. Buildings:	35,788	30,369,585	33,615	27,191,462	33,074	26,598,989
1. Residential	35,632	20,748,909	33,483	19,415,970	32,935	18,903,118
(a) House	35,325	19,700,114	29,212	17,583,214	32,642	18,581,932
(b) Flat	307	1,048,795	4,271	1,832,756	293	321,186
2. Non-Residential	156	9,620,676	132	7,775,492	139	7,695,871
(a) Commercial	84	7,392,617	78	6,005,505	75	5,964,859
(b) Industrial	11	1,677,792	12	1,248,908	18	1,249,164
c) Agriculture	60	550267	41	396079	41	431,848
(c) Others	1	-	1	125,000	5	50,000
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	208	19,809,743	214	20,717,051	220	18,255,530
A. Other Secured Advances	172	14,753,310	173	16,783,865	175	14,195,861
1. Receivables	1	133,333	47	53,073	56	715,559
2. Employees Benefits	52	14,275	-	-	-	-
3. Others	119	14,605,702	126	16,730,792	119	13,480,302
B. Advances Secured by Guarantee(s)	36	5,056,433	41	3,933,186	45	4,059,669
1. Institutional Guarantee(s)	5	4,678,241	6	3,905,519	7	4,031,396
2. Individual Guarantee(s)	31	378,192	35	27,667	38	28,273
VIII. Unsecured Advances	577	572,765	623	1,777,297	621	821,523
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	522	58,747	562	57,313	560	54,592
3. Others	55	514,018	61	1,719,984	61	766,931
Total	38,483	167,078,817	36,030	171,238,620	35,657	167,162,473

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions 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	-	-	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	1	7,354	1	7,354
A. Quoted on the Stock Exchange:	-	-	-	-	1	7,354	1	7,354
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:	-	-	-	-	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	7,354	1	7,354
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	-	-	-	-	48	9,088,862	48	9,088,862
A. Food Items:	-	-	-	-	7	2,772,015	7	2,772,015
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	2	340,900	2	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	5	2,431,115	5	2,431,115
(a) Indigenous	-	-	-	-	5	2,431,115	5	2,431,115
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	18	2,978,589	18	2,978,589
1. Cotton Raw:	-	-	-	-	5	119,267	5	119,267
(a) Indigenous	-	-	-	-	5	119,267	5	119,267
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	2	650,000	2	650,000
(a) Indigenous	-	-	-	-	2	650,000	2	650,000
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions 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
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	11	2,209,322	11	2,209,322
(a) Indigenous	-	-	-	-	9	1,909,322	9	1,909,322
(b) Imported	-	-	-	-	2	300,000	2	300,000
C. Finished/Manufactured Goods:	-	-	-	-	23	3,338,258	23	3,338,258
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	17	2,569,843	17	2,569,843
(a) Indigenous	-	-	-	-	1	265,860	1	265,860
(b) Imported	-	-	-	-	16	2,303,983	16	2,303,983
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	1	200,000	1	200,000
12. Other Finished Goods:	-	-	-	-	5	568,415	5	568,415
(a) Indigenous	-	-	-	-	2	515,000	2	515,000
(b) Imported	-	-	-	-	3	53,415	3	53,415
IV. Fixed Assets Including Machinery	335	550,917	48	101,298	1,157	98,579,737	1,540	99,231,952
A. Transport Equipments	277	302,849	25	40,614	19	446,089	321	789,552
B. Furniture & Fixtures	-	-	-	-	3	450,682	3	450,682
C. Office Equipments	1	14,250	-	-	1	20,233	2	34,483
D. Other Machinery & Equipments	57	233,818	23	60,684	1,134	97,662,733	1,214	97,957,235
V. Real Estate	28,648	15,187,832	4,410	3,301,082	169	21,268,338	33,227	39,757,252
A. Land	37	462,109	16	79,599	100	12,616,555	153	13,158,263
1. Residential	11	74,300	7	19,349	6	142,500	24	236,149
(a) House	11	74,300	7	19,349	6	142,500	24	236,149
(b) Flat	-	-	-	-	-	-	-	-
2. Non-Residential	26	387,809	9	60,250	94	12,474,055	129	12,922,114
(a) Commercial	10	191,592	3	26,350	1	14,250	14	232,192
(b) Industrial	-	-	-	-	15	2,890,089	15	2,890,089
c) Agriculture	15	110,217	6	33,900	51	6,196,354	72	6,340,471
d) Other	1	86,000	-	-	27	3,373,362	28	3,459,362
B. Buildings:	28,611	14,725,723	4,394	3,221,483	69	8,651,783	33,074	26,598,989
1. Residential	28,558	14,247,350	4,364	3,137,206	13	1,518,562	32,935	18,903,118
(a) House	28,302	13,974,860	4,327	3,088,510	13	1,518,562	32,642	18,581,932
(b) Flat	256	272,490	37	48,696	-	-	293	321,186
2. Non-Residential	53	478,373	30	84,277	56	7,133,221	139	7,695,871
(a) Commercial	27	214,015	19	58,327	29	5,692,517	75	5,964,859
(b) Industrial	2	29,767	-	-	16	1,219,397	18	1,249,164
c) Agriculture	22	214,591	10	20,950	9	196,307	41	431,848
d) Other	2	20,000	1	5,000	2	25,000	5	50,000
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	77	114,096	21	15,151	122	18,126,283	220	18,255,530
A. Other Secured Advances	48	86,985	12	13,989	115	14,094,887	175	14,195,861
1. Receivables	46	62,351	6	8,764	4	644,444	56	715,559
2. Employees Benefits	-	-	-	-	-	-	-	-
3. Others	2	24,634	6	5,225	111	13,450,443	119	13,480,302
B. Advances Secured by Guarantee(s)	29	27,111	9	1,162	7	4,031,396	45	4,059,669
1. Institutional Guarantee(s)	-	-	-	-	7	4,031,396	7	4,031,396
2. Individual Guarantee(s)	29	27,111	9	1,162	-	-	38	28,273
VIII. Unsecured Advances	563	118,177	57	19,448	1	683,898	621	821,523
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	510	49,731	50	4,861	-	-	560	54,592
3. Others	53	68,446	7	14,587	1	683,898	61	766,931
Total	29,623	15,971,021	4,536	3,436,980	1,498	147,754,473	35,657	167,162,473

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	38,483	167,078,817	36,030	171,238,620	35,657	167,162,473
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	4,678,241	5	3,890,741	5	3,690,741
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,678,241	5	3,890,741	5	3,690,741
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	15	2,414,616	9	1,714,008	11	1,381,228
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,425,000	1	969,958	1	450,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	6	286,122	-	-	2	161,623
Other NBFIs	7	703,494	8	744,050	7	649,605
IV. PRIVATE SECTOR (BUSINESS)	1,819	138,399,525	1,605	145,911,103	1,796	143,811,435
A. Agriculture, forestry and fishing	74	1,907,942	59	2,084,071	54	1,632,452
1. Crop and animal production, hunting and related service activities	74	1,907,942	59	2,084,071	54	1,632,452
Growing of Wheat, Rice, Sugar Cane & Cotton	7	55,625	21	137,398	22	161,972
Growing of tropical, subtropical, pome and stone fruits & vegetables	2	62,750	9	90,154	8	130,946
Growing of other fruits, vegetables and crops	1	10,000	7	55,249	3	27,000
Raising of livestock and other related activities	6	1,394,759	14	1,368,636	14	1,265,534
Other agricultural support activities	58	384,808	8	432,634	7	47,000
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	25	3,435,837	28	6,377,709	27	3,726,912
05 - Mining of coal and lignite	2	1,250,000	4	4,000,000	3	1,500,000
06 - Extraction of crude petroleum and natural gas	23	2,185,837	24	2,377,709	24	2,226,912
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,301	91,948,174	1,092	97,701,002	1,267	97,543,183
10 - Manufacture of food products	283	19,283,949	245	21,605,658	302	23,293,727
11 - Manufacture of beverages	1	180,000	1	180,000	1	173,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	449	29,672,520	405	32,273,945	433	31,061,337
Preparation and spinning of textile fibres	134	8,613,158	113	10,678,842	119	9,446,197
Weaving of textiles	76	5,319,486	56	4,907,447	67	4,926,042
Finishing of textiles	46	4,577,741	47	5,269,177	43	5,090,466
Manufacture of knitted and crocheted fabrics	3	126,121	3	126,121	5	143,158
Manufacture of made-up textile articles, except apparel	177	10,632,384	181	10,957,976	192	11,121,926
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	13	403,630	5	334,382	7	333,549
14 - Manufacture of wearing apparel	108	4,714,492	36	4,682,182	89	4,420,471
15 - Manufacture of leather and related products	4	86,672	3	74,091	3	68,741

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	1	80,000	1	70,000	1	65,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	3	6,672	2	4,091	2	3,741
a. Leather wear	3	6,672	2	4,091	2	3,741
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3	12,561	1	2,399	1	2,199
17 - Manufacture of paper and paper products	13	416,963	15	664,680	18	787,652
18 - Printing and reproduction of recorded media	67	824,685	58	639,942	69	739,832
Printing and other service activities related to printing	67	824,685	58	639,942	69	739,832
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	736,875	3	624,375	4	877,500
20 - Manufacture of chemicals and chemical products	133	7,782,199	102	7,641,768	127	7,001,634
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	24	3,891,407	24	4,272,287	26	4,567,590
22 - Manufacture of rubber and plastics products	62	4,105,855	46	5,674,154	50	6,199,780
23 - Manufacture of other non-metallic mineral products	23	4,132,311	23	4,818,622	22	4,407,065
24 - Manufacture of basic metals	56	7,365,305	53	6,893,671	51	6,154,346
25 - Manufacture of fabricated metal products, except machinery and equipment	15	968,647	24	1,013,072	20	912,583
26 - Manufacture of computer, electronic and optical products	8	2,766,896	8	2,628,103	6	2,180,281
27 - Manufacture of electrical equipment	22	3,468,745	20	2,704,961	19	2,637,751
28 - Manufacture of machinery and equipment	-	-	1	4,500	1	4,250
29 - Manufacture of motor vehicles, trailers and semi-trailers	14	861,669	11	817,250	10	805,635
30 - Manufacture of other transport equipment	3	574,586	3	397,975	3	369,669
31 - Manufacture of furniture	2	20,000	4	30,000	4	30,000
32 - Other manufacturing	6	77,487	4	53,842	6	844,888
Manufacture of jewellery and related articles	1	20,000	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	41,667	1	25,000	1	16,667
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	15,820	2	8,842	4	808,221
33 - Repair and installation of machinery and equipment	2	4,350	2	3,525	2	3,250
D. Electricity, gas, steam and air conditioning supply	152	26,265,604	180	23,971,430	178	22,887,182
Electric power generation, transmission and distribution	146	24,973,776	175	22,892,089	173	21,892,256
a) Hydal	5	269,333	4	232,000	4	232,000
b) Thermal	30	5,925,958	21	5,845,604	15	4,297,420
c) Coal Based	19	10,925,567	21	10,566,631	27	11,637,889
d) Wind	34	2,532,375	32	2,302,761	33	2,208,693
e) Solar	39	781,889	77	1,077,393	77	1,063,892
f) Other	19	4,538,654	20	2,867,700	17	2,452,362
Manufacture of gas; distribution of gaseous fuels through mains	6	1,291,828	5	1,079,341	5	994,927
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	2	1,158,228
36 - Water collection, treatment and supply	-	-	-	-	2	1,158,228
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	51	2,627,308	23	1,809,686	27	2,060,176
41 - Construction of buildings	10	710,406	7	589,287	6	507,489
42 - Civil engineering	41	1,916,902	13	1,164,217	18	1,499,608
43 - Specialized construction activities	-	-	3	56,182	3	53,079

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	45	1,866,142	68	2,417,465	80	2,656,238
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	234,375	2	231,956	2	229,853
46 - Wholesale trade, except of motor vehicles and motorcycles	21	93,688	23	195,258	21	172,939
47 - Retail trade, except of motor vehicles and motorcycles	23	1,538,079	43	1,990,251	57	2,253,446
H. Transportation and storage	29	1,136,002	27	1,001,620	24	1,060,198
49 - Land transport and transport via pipelines	24	370,696	20	285,642	19	386,392
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	5	765,306	7	715,978	5	673,806
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	15	2,648,215	26	2,455,299	33	2,689,728
55 - Accommodation	5	2,607,753	9	2,385,999	10	2,573,958
56 - Food and beverage service activities	10	40,462	17	69,300	23	115,770
J. Information and communication	31	3,605,164	33	5,096,851	33	5,091,175
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	72,211	4	65,057	4	62,400
60 - Programming and broadcasting activities	1	80,000	2	87,940	2	87,515
61 - Telecommunications	14	3,008,645	13	4,582,572	14	4,609,880
62 - Computer programming, consultancy and related activities	8	329,859	9	255,302	8	228,821
63 - Information service activities	6	114,449	5	105,980	5	102,559
K. Real estate activities	7	1,025,440	5	897,995	6	969,734
L. Professional, scientific and technical activities	2	35,705	2	22,716	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	15,249	1	10,000	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	1	20,456	1	12,716	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	2	93,357	3	83,153	3	78,204
77 - Rental and leasing activities	-	-	1	600	1	600
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	93,357	2	82,553	2	77,604
N. Education	32	1,230,910	25	740,243	23	643,814
O. Human health and social work activities	48	552,749	29	1,229,865	34	1,584,064
86 - Human health activities	48	552,749	27	629,865	32	984,064
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	2	600,000	2	600,000
P. Arts, entertainment and recreation	1	720	-	-	-	-
Q. Other service activities	4	20,256	5	21,999	4	20,212
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	10,000	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	10,000	-	-	-	-
VI. PERSONAL	36,627	19,889,582	34,410	18,085,091	33,843	17,594,729
A. Bank Employees	1,102	1,761,268	1,123	1,841,221	1,108	1,875,523
1) For house building	412	1,432,584	404	1,390,360	407	1,415,607
2) For transport i.e. purchase of car etc.	332	200,147	324	310,903	305	322,772
3) Other purposes	358	128,537	395	139,957	396	137,144
B. Consumer Financing	35,524	18,127,650	33,286	16,243,206	32,734	15,718,542
1) For house building	35,156	18,113,094	32,973	16,228,996	32,422	15,704,332
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	23	333	23	333
5) Personal loans	283	13,629	289	13,628	288	13,628
C) Other	1	664	1	664	1	664
VII. OTHER	16	1,686,853	1	1,637,677	2	684,341
Total	38,483	167,078,817	36,030	171,238,620	35,657	167,162,473

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
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	29,623	15,971,021	4,536	3,436,980	1,498	147,754,473	35,657	167,162,473
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	5	3,690,741	5	3,690,741
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	5	3,690,741	5	3,690,741
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	11	1,381,228	11	1,381,228
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	1	450,000	1	450,000
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	2	161,623	2	161,623
Other NBFIs	-	-	-	-	7	649,605	7	649,605
IV. PRIVATE SECTOR (BUSINESS)	207	1,508,859	109	304,413	1,480	141,998,163	1,796	143,811,435
A. Agriculture, forestry and fishing	26	223,879	17	53,850	11	1,354,723	54	1,632,452
1. Crop and animal production, hunting and related service activities	26	223,879	17	53,850	11	1,354,723	54	1,632,452
Growing of Wheat, Rice, Sugar Cane & Cotton	13	89,583	7	23,525	2	48,864	22	161,972
Growing of tropical, subtropical, pome and stone fruits & vegetables	7	89,696	-	-	1	41,250	8	130,946
Growing of other fruits, vegetables and crops	3	27,000	-	-	-	-	3	27,000
Raising of livestock and other related activities	1	7,600	6	8,325	7	1,249,609	14	1,265,534
Other agricultural support activities	2	10,000	4	22,000	1	15,000	7	47,000
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	27	3,726,912	27	3,726,912
05 - Mining of coal and lignite	-	-	-	-	3	1,500,000	3	1,500,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	24	2,226,912	24	2,226,912
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	86	846,113	27	96,074	1,154	96,600,996	1,267	97,543,183
10 - Manufacture of food products	48	557,607	19	67,924	235	22,668,196	302	23,293,727
11 - Manufacture of beverages	-	-	-	-	1	173,000	1	173,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1	6,428	-	-	432	31,054,909	433	31,061,337
Preparation and spinning of textile fibres	-	-	-	-	119	9,446,197	119	9,446,197
Weaving of textiles	1	6,428	-	-	66	4,919,614	67	4,926,042
Finishing of textiles	-	-	-	-	43	5,090,466	43	5,090,466
Manufacture of knitted and crocheted fabrics	-	-	-	-	5	143,158	5	143,158
Manufacture of made-up textile articles, except apparel	-	-	-	-	192	11,121,926	192	11,121,926
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	7	333,549	7	333,549
14 - Manufacture of wearing apparel	3	4,463	1	1,875	85	4,414,133	89	4,420,471
15 - Manufacture of leather and related products	-	-	-	-	3	68,741	3	68,741

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 31st March, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	1	65,000	1	65,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	2	3,741	2	3,741
a. Leather wear	-	-	-	-	2	3,741	2	3,741
b. Rubber and Plastic wear	-	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	2,199	-	-	-	-	1	2,199
17 - Manufacture of paper and paper products	1	500	-	-	17	787,152	18	787,652
18 - Printing and reproduction of recorded media	20	191,753	4	7,275	45	540,804	69	739,832
Printing and other service activities related to printing	20	191,753	4	7,275	45	540,804	69	739,832
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	4	877,500	4	877,500
20 - Manufacture of chemicals and chemical products	2	10,000	-	-	125	6,991,634	127	7,001,634
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1	9,982	-	-	25	4,557,608	26	4,567,590
22 - Manufacture of rubber and plastics products	3	7,644	-	-	47	6,192,136	50	6,199,780
23 - Manufacture of other non-metallic mineral products	-	-	-	-	22	4,407,065	22	4,407,065
24 - Manufacture of basic metals	1	10,770	-	-	50	6,143,576	51	6,154,346
25 - Manufacture of fabricated metal products, except machinery and equipment	1	4,767	-	-	19	907,816	20	912,583
26 - Manufacture of computer, electronic and optical products	-	-	-	-	6	2,180,281	6	2,180,281
27 - Manufacture of electrical equipment	-	-	-	-	19	2,637,751	19	2,637,751
28 - Manufacture of machinery and equipment	-	-	1	4,250	-	-	1	4,250
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	10	805,635	10	805,635
30 - Manufacture of other transport equipment	-	-	-	-	3	369,669	3	369,669
31 - Manufacture of furniture	3	20,000	1	10,000	-	-	4	30,000
32 - Other manufacturing	1	20,000	1	4,750	4	820,138	6	844,888
Manufacture of jewellery and related articles	1	20,000	-	-	-	-	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	1	16,667	1	16,667
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	4,750	3	803,471	4	808,221
33 - Repair and installation of machinery and equipment	-	-	-	-	2	3,250	2	3,250
D. Electricity, gas, steam and air conditioning supply	45	66,542	16	29,453	117	22,791,187	178	22,887,182
Electric power generation, transmission and distribution	45	66,542	16	29,453	112	21,796,261	173	21,892,256
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	15	4,297,420	15	4,297,420
c) Coal Based	-	-	-	-	27	11,637,889	27	11,637,889
d) Wind	-	-	-	-	33	2,208,693	33	2,208,693
e) Solar	45	66,542	15	26,273	17	971,077	77	1,063,892
f) Other	-	-	1	3,180	16	2,449,182	17	2,452,362
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	5	994,927	5	994,927
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	2	1,158,228	2	1,158,228
36 - Water collection, treatment and supply	-	-	-	-	2	1,158,228	2	1,158,228
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	4	53,354	-	-	23	2,006,822	27	2,060,176
41 - Construction of buildings	-	-	-	-	6	507,489	6	507,489
42 - Civil engineering	1	275	-	-	17	1,499,333	18	1,499,608
43 - Specialized construction activities	3	53,079	-	-	-	-	3	53,079

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions As on 31st March, 2024

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	20	149,464	13	10,935	47	2,495,839	80	2,656,238
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	455	-	-	1	229,398	2	229,853
46 - Wholesale trade, except of motor vehicles and motorcycles	10	33,253	7	6,175	4	133,511	21	172,939
47 - Retail trade, except of motor vehicles and motorcycles	9	115,756	6	4,760	42	2,132,930	57	2,253,446
H. Transportation and storage	10	50,629	-	-	14	1,009,569	24	1,060,198
49 - Land transport and transport via pipelines	7	29,550	-	-	12	356,842	19	386,392
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	3	21,079	-	-	2	652,727	5	673,806
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	9	59,250	10	45,525	14	2,584,953	33	2,689,728
55 - Accommodation	1	750	1	2,750	8	2,570,458	10	2,573,958
56 - Food and beverage service activities	8	58,500	9	42,775	6	14,495	23	115,770
J. Information and communication	2	950	3	5,675	28	5,084,550	33	5,091,175
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	950	-	-	2	61,450	4	62,400
60 - Programming and broadcasting activities	-	-	-	-	2	87,515	2	87,515
61 - Telecommunications	-	-	2	4,675	12	4,605,205	14	4,609,880
62 - Computer programming, consultancy and related activities	-	-	-	-	8	228,821	8	228,821
63 - Information service activities	-	-	1	1,000	4	101,559	5	102,559
K. Real estate activities	1	38,000	-	-	5	931,734	6	969,734
L. Professional, scientific and technical activities	-	-	-	-	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	1	600	2	77,604	3	78,204
77 - Rental and leasing activities	-	-	1	600	-	-	1	600
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	77,604	2	77,604
N. Education	-	-	9	12,434	14	631,380	23	643,814
O. Human health and social work activities	3	11,806	11	41,117	20	1,531,141	34	1,584,064
86 - Human health activities	3	11,806	11	41,117	18	931,141	32	984,064
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	2	600,000	2	600,000
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	1	8,872	2	8,750	1	2,590	4	20,212
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	29,416	14,462,162	4,427	3,132,567	-	-	33,843	17,594,729
A. Bank Employees	1,003	1,670,483	105	205,040	-	-	1,108	1,875,523
1) For house building	370	1,261,482	37	154,125	-	-	407	1,415,607
2) For transport i.e. purchase of car etc.	283	291,550	22	31,222	-	-	305	322,772
3) Other purposes	350	117,452	46	19,692	-	-	396	137,144
B. Consumer Financing	28,412	12,791,015	4,322	2,927,527	-	-	32,734	15,718,542
1) For house building	28,123	12,777,990	4,299	2,926,342	-	-	32,422	15,704,332
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	22	129	1	204	-	-	23	333
5) Personal loans	266	12,647	22	981	-	-	288	13,628
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	684,341	2	684,341
Total	29,623	15,971,021	4,536	3,436,980	1,498	147,754,473	35,657	167,162,473

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

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Mar-23	Dec-23	Mar-24 P
0.00	15,032,404	15,778,478	16,256,056
1.00	-	-	-
2.00	-	-	23,363
3.00	8,556,567	7,056,438	8,807,967
4.00	10,706,180	10,224,743	9,747,979
5.00	13,005,829	10,320,804	11,017,124
6.00	3,888,010	3,710,048	3,987,119
7.00	4,010,240	3,391,182	3,274,623
8.00	1,254,019	1,253,916	1,253,916
9.00	246,017	811,438	653,592
10.00	641,581	569,573	609,211
11.00	14,332	7,012	1,364
12.00	2,359,120	2,070,686	1,981,657
13.00	1,445,096	1,302,858	1,227,398
14.00	4,018	1,872	12,233
15.00	1,047	-	-
16.00	67,342	62,700	63,747
17.00	2,158,313	211,747	24,091
18.00	5,929,355	3,021	2,899
19.00	9,955,220	491,325	469,897
20.00	16,237,832	264,331	299,539
21.00	15,045,993	185,889	154,839
22.00	13,419,000	3,778,893	8,859,188
23.00	17,415,181	31,798,690	42,238,733
24.00	16,366,613	44,653,640	36,736,000
25.00 & above	9,319,508	33,289,336	19,459,938
Total	167,078,817	171,238,620	167,162,473

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

9.9.1 Advances Classified by Rate of Interest and Gender

Development Finance Institutions
As on 31st March, 2024

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,118,538	495,603	12,641,914	16,256,056
1.00	-	-	-	-
2.00	-	-	23,363	23,363
3.00	6,016	694	8,801,257	8,807,967
4.00	391,309	36,547	9,320,123	9,747,979
5.00	2,597,457	799,358	7,620,309	11,017,124
6.00	1,153,494	149,974	2,683,651	3,987,119
7.00	2,477,702	576,855	220,066	3,274,623
8.00	-	-	1,253,916	1,253,916
9.00	-	-	653,592	653,592
10.00	256,174	44,368	308,669	609,211
11.00	-	1,364	-	1,364
12.00	1,573,224	408,093	340	1,981,657
13.00	991,749	211,833	23,816	1,227,398
14.00	1,550	-	10,683	12,233
15.00	-	-	-	-
16.00	52,509	11,238	-	63,747
17.00	208	-	23,883	24,091
18.00	2,515	-	384	2,899
19.00	89,916	45,920	334,061	469,897
20.00	236,876	54,043	8,620	299,539
21.00	102,188	29,193	23,458	154,839
22.00	90,996	26,778	8,741,414	8,859,188
23.00	833	-	42,237,900	42,238,733
24.00	107,037	4,193	36,624,770	36,736,000
25.00 & above	2,720,730	540,925	16,198,283	19,459,938
Total	15,971,021	3,436,980	147,754,473	167,162,473

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

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

		(Million Rupees)								
Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,678	4,678	-	3,891	3,891	-	3,691	3,691
	NBFCs & Fin Aux.	-	2,415	2,415	-	1,714	1,714	-	1,381	1,381
	Private Sector	43	138,357	138,400	104	145,807	145,911	108	143,703	143,811
	Trust Fund	-	10	10	-	-	-	-	-	-
	Personal	18,760	1,129	19,890	16,994	1,091	18,085	16,478	1,117	17,595
	Others	-	1,687	1,687	-	1,638	1,638	-	684	684
	Total	18,803	148,276	167,079	17,098	154,141	171,239	16,586	150,576	167,162
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	13	-	13	63	-	63	67	-	67
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,948	-	8,948	8,103	-	8,103	7,834	-	7,834
	Others	-	-	-	-	-	-	-	-	-
	Total	8,961	-	8,961	8,165	-	8,165	7,900	-	7,900
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,553	3,553	-	2,991	2,991	-	2,866	2,866
	NBFCs & Fin Aux.	-	2,281	2,281	-	1,625	1,625	-	2,098	2,098
	Private Sector	18	111,206	111,225	20	114,239	114,259	20	130,855	130,875
	Trust Fund	-	10	10	-	-	-	-	-	-
	Personal	5,846	952	6,798	5,342	829	6,170	5,199	937	6,135
	Others	-	1,687	1,687	-	1,638	1,638	-	684	684
	Total	5,864	119,690	125,554	5,362	121,322	126,683	5,218	137,440	142,658
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,789	-	1,789	1,604	-	1,604	1,547	-	1,547
	Others	-	-	-	-	-	-	-	-	-
	Total	1,789	-	1,789	1,604	-	1,604	1,547	-	1,547
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	103	-	103	84	-	84	78	-	78
	Others	-	-	-	-	-	-	-	-	-
	Total	103	-	103	84	-	84	78	-	78
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,125	1,125	-	900	900	-	825	825
	NBFCs & Fin Aux.	-	133	133	-	89	89	-	44	44
	Private Sector	11	27,150	27,161	21	31,567	31,589	22	30,682	30,704
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	735	178	913	582	263	844	583	278	861
	Others	-	-	-	-	-	-	-	-	-
	Total	746	28,586	29,333	603	32,819	33,422	605	31,829	32,434

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

		(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.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,268	-	1,268	1,216	-	1,216	1,178	-	1,178
	Others	-	-	-	-	-	-	-	-	-
	Total	1,268	-	1,268	1,216	-	1,216	1,178	-	1,178
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	70	-	70	64	-	64	61	-	61
	Others	-	-	-	-	-	-	-	-	-
	Total	70	-	70	64	-	64	61	-	61

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(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	247	468	270	473	275	466
5,000 to 10,000	358	2,369	309	2,141	306	2,139
10,000 to 20,000	1,905	29,124	1,895	28,961	1,892	28,890
20,000 to 25,000	2,079	44,733	2,038	43,833	2,055	44,218
25,000 to 30,000	605	16,458	611	16,624	584	15,831
30,000 to 40,000	2,044	69,273	1,994	67,543	1,989	67,372
40,000 to 50,000	2,862	123,049	2,837	121,751	2,835	121,731
50,000 to 60,000	2,507	136,799	2,414	131,746	2,425	132,361
60,000 to 70,000	4,412	268,337	4,298	261,368	4,290	260,930
70,000 to 80,000	1,246	92,708	1,259	93,731	1,211	90,034
80,000 to 90,000	1,229	103,272	1,155	97,243	1,152	96,803
90,000 to 100,000	1,123	106,093	1,097	103,596	1,078	101,801
100,000 to 200,000	4,669	634,407	4,290	580,344	4,203	566,685
200,000 to 300,000	1,743	425,300	1,386	337,587	1,360	331,134
300,000 to 400,000	1,087	382,149	959	334,888	900	314,478
400,000 to 500,000	907	403,315	764	342,445	723	323,252
500,000 to 600,000	596	327,026	506	279,622	489	268,502
600,000 to 700,000	541	351,105	488	319,947	481	312,438
700,000 to 800,000	509	381,087	428	324,406	402	301,320
800,000 to 900,000	519	439,510	408	348,490	389	330,198
900,000 to 1,000,000	426	404,616	367	352,526	359	340,600
1,000,000 to 2,000,000	2,509	3,673,860	2,336	3,500,406	2,268	3,348,093
2,000,000 to 3,000,000	1,275	3,098,974	1,172	2,937,059	1,161	2,829,753
3,000,000 to 4,000,000	650	2,260,351	598	2,160,385	606	2,116,604
4,000,000 to 5,000,000	410	1,847,060	373	1,730,973	413	1,856,663
5,000,000 to 6,000,000	341	1,865,061	302	1,698,344	272	1,479,738
6,000,000 to 7,000,000	120	778,607	110	779,651	118	769,638
7,000,000 to 8,000,000	87	657,556	92	727,918	100	747,389
8,000,000 to 9,000,000	102	867,999	102	905,961	99	839,764
9,000,000 to 10,000,000	128	1,225,535	97	942,821	105	998,594
10,000,000 to 100,000,000	831	27,128,026	661	24,251,551	714	25,489,199
100,000,000 & Over	416	118,934,590	414	127,414,283	403	122,635,859
Total	38,483	167,078,817	36,030	171,238,620	35,657	167,162,473

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

9.11.1 Advances Classified by Size of Accounts and Gender

Development Finance Institutions As on 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
1 to Less Than 5,000	213	375	46	91	16	-	275	466
5,000 to 10,000	267	1,874	39	265	-	-	306	2,139
10,000 to 20,000	1,718	26,263	173	2,611	1	16	1,892	28,890
20,000 to 25,000	1,872	40,256	183	3,962	-	-	2,055	44,218
25,000 to 30,000	510	13,834	73	1,970	1	27	584	15,831
30,000 to 40,000	1,731	58,744	258	8,628	-	-	1,989	67,372
40,000 to 50,000	2,575	110,553	259	11,134	1	44	2,835	121,731
50,000 to 60,000	2,154	117,518	267	14,626	4	216	2,425	132,361
60,000 to 70,000	3,930	238,927	358	21,878	2	126	4,290	260,930
70,000 to 80,000	1,074	79,735	136	10,225	1	74	1,211	90,034
80,000 to 90,000	989	83,193	161	13,445	2	165	1,152	96,803
90,000 to 100,000	943	89,064	135	12,737	-	-	1,078	101,801
100,000 to 200,000	3,605	484,814	588	80,343	10	1,528	4,203	566,685
200,000 to 300,000	1,146	278,690	202	49,514	12	2,929	1,360	331,134
300,000 to 400,000	744	260,590	144	49,792	12	4,096	900	314,478
400,000 to 500,000	592	264,688	117	52,352	14	6,211	723	323,252
500,000 to 600,000	387	212,785	89	48,571	13	7,146	489	268,502
600,000 to 700,000	388	252,535	81	52,297	12	7,605	481	312,438
700,000 to 800,000	322	241,293	72	54,018	8	6,009	402	301,320
800,000 to 900,000	301	255,776	80	67,574	8	6,848	389	330,198
900,000 to 1,000,000	289	273,882	62	59,013	8	7,705	359	340,600
1,000,000 to 2,000,000	1,714	2,528,149	486	718,386	68	101,558	2,268	3,348,093
2,000,000 to 3,000,000	848	2,067,672	240	586,910	73	175,171	1,161	2,829,753
3,000,000 to 4,000,000	437	1,521,840	120	415,912	49	178,853	606	2,116,604
4,000,000 to 5,000,000	291	1,306,460	66	293,943	56	256,259	413	1,856,663
5,000,000 to 6,000,000	195	1,056,795	31	169,227	46	253,716	272	1,479,738
6,000,000 to 7,000,000	76	496,830	14	89,989	28	182,819	118	769,638
7,000,000 to 8,000,000	56	416,629	17	127,907	27	202,853	100	747,389
8,000,000 to 9,000,000	69	583,731	8	66,036	22	189,997	99	839,764
9,000,000 to 10,000,000	62	589,050	12	112,544	31	297,000	105	998,594
10,000,000 to 100,000,000	125	2,018,475	19	241,080	570	23,229,644	714	25,489,199
100,000,000 & Over	-	-	-	-	403	122,635,859	403	122,635,859
Total	29,623	15,971,021	4,536	3,436,980	1,498	147,754,473	35,657	167,162,473

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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

Securities / Shares	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	1,305,124,449	1,350,180,786	1,319,372,559	1,948,994,688	2,145,374,700	2,003,056,560	1,931,651,227	2,100,610,255	2,001,432,401
1) Treasury Bills	732,603,747	767,463,360	738,656,645	825,642,219	994,391,500	829,755,321	782,793,019	925,498,555	807,973,800
2) Pakistan Investment Bonds (PIBs)	572,520,702	582,717,426	580,715,914	1,123,352,469	1,150,983,200	1,173,301,239	1,148,858,208	1,175,111,700	1,193,458,601
a. Fixed Rate	147,806,790	150,020,126	145,172,504	286,288,736	293,279,600	294,233,860	292,067,575	299,758,000	306,009,929
b. Floating Rate	424,713,912	432,697,300	435,543,410	837,063,732	857,703,600	879,067,379	856,790,633	875,353,700	887,448,672
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	19,293,874	25,462,795	52,074,970	16,130,025	26,986,478	17,152,550	15,588,323	26,985,024	18,333,014
1) Quoted On The Stock Exchange of which:	14,139,807	13,357,698	46,332,506	10,336,133	10,111,029	11,590,802	10,316,659	10,631,804	11,448,336
Financial Institutions	1,563,200	1,100,760	1,422,016	1,190,729	1,114,318	1,174,275	1,167,456	1,080,244	1,174,884
NFPSEs	699,980	242,681	523,478	708,758	173,608	816,943	854,086	351,069	937,297
Private Sector	6,919,563	4,806,984	6,694,726	4,201,975	2,459,030	5,192,864	4,059,694	2,692,947	4,829,216
2) Unquoted On The Stock Exchange of which:	5,154,067	12,105,097	5,742,464	5,793,893	16,875,449	5,561,748	5,271,664	16,353,220	6,884,678
Financial Institutions	1,454,420	8,407,931	2,496,282	3,370,972	14,455,009	3,328,116	3,606,712	14,690,749	4,651,046
NFPSEs	150,000	150,000	100,000	200,000	200,000	100,000	150,000	150,000	100,000
Private Sector	3,549,647	3,547,166	3,146,182	2,222,921	2,220,440	2,133,632	1,514,952	1,512,471	2,133,632
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,665	6,366	6,366	37,953	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	24,970,017	25,004,105	26,753,262	23,703,673	23,687,092	26,058,107	24,122,984	24,104,873	26,192,177
IX. MUTUAL FUNDS	687,707	695,928	891,488	670,571	727,382	661,288	755,130	712,988	755,130
X. OTHERS	96,819	100,000	96,819	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	12,202,056	10,978,829	11,239,562	15,656,983	15,597,506	16,086,135	10,577,934	10,542,310	10,976,318
a. Government Islamic Securities	1,500,000	1,503,000	1,503,000	6,046,320	6,000,000	6,329,432	2,415,360	2,400,000	2,673,909
1. GOP Ijara Sukuk	1,500,000	1,503,000	1,503,000	6,046,320	6,000,000	6,329,432	2,415,360	2,400,000	2,673,909
a. Variable Rental Rate (VRR)	1,500,000	1,503,000	1,503,000	6,046,320	6,000,000	6,329,432	803,360	800,000	889,703
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	1,612,000	1,600,000	1,784,206
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	10,580,973	9,354,746	9,615,479	9,610,663	9,597,506	9,756,703	8,162,574	8,142,310	8,302,409
1) Diminishing Musharaka Sukuk	6,687,386	6,675,518	6,832,596	6,003,758	5,992,101	6,142,300	4,718,512	4,701,921	4,844,898
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	614,359	600,000	614,359	601,500	600,000	601,500	603,673	600,000	603,673
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	3,279,228	2,079,228	2,168,524	3,005,405	3,005,405	3,012,903	2,840,389	2,840,389	2,853,838
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	121,083	121,083	121,083	-	-	-	-	-	-
Total	1,362,403,788	1,412,451,309	1,410,466,325	2,005,184,806	2,212,402,023	2,063,052,594	1,982,724,464	2,162,984,315	2,057,725,629