

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Jun-24 ^R	Mar-25 ^R	Jun-25 P
Assets	883,891,919	907,535,504	952,221,461
I. Currency and Deposits	96,150,676	90,861,761	92,714,200
1. Currency	11,382,701	11,216,041	11,100,332
2. Transferable Deposits	76,724,429	69,439,564	69,230,829
3. Restricted/ compulsory deposits	747,488	489,070	1,974,790
4 Other Deposits	7,296,058	9,717,086	10,408,248
II. Securities (other than shares)	165,626,969	195,581,089	216,953,693
1. Short-term	92,899,670	112,490,026	128,189,062
2. Long-term	72,727,299	83,091,063	88,764,632
III. Loans extended (Advances)¹	507,192,430	501,015,759	526,050,766
1. Short-term	323,499,609	251,789,205	310,228,603
A) Money at call	4,062,034	7,331,231	12,157,222
B) Reverse Repo	9,108,169	26,071,938	22,075,605
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	310,329,406	218,386,036	275,995,776
2. Long-term	183,692,821	249,226,553	215,822,163
IV. Shares and other equity	164,238	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	164,238	-	-
V. Insurance Technical Reserve	173,979	169,266	151,328
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	52,046,424	68,113,283	63,683,411
1. Trade credit and advances	45,009	53,844	43,856
2. Others	52,001,415	68,059,439	63,639,555
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	5,705,708	300,807	-
D) Miscellaneous assets residents sector	46,295,707	67,758,632	63,639,546
E) Other non- resident accounts receivable	-	-	9
VIII. Non-financial assets	62,537,203	51,794,346	52,668,062
1. Produced assets	60,652,892	48,848,385	49,402,614
A) Tangible fixed assets	48,518,125	42,920,947	40,941,127
a) Dwellings	3,160,323	169,440	184,807
i) Building on freehold land	253,420	-	-
ii) Building on leasehold land	2,906,903	169,440	184,807
b) Other buildings and structures	10,886,978	11,014,792	11,047,971
i) Building on freehold land	920,633	920,633	920,633
ii) Building on leasehold land	9,966,345	10,094,159	10,127,338
c) Machinery and equipment	26,795,633	25,632,295	19,746,325
i) Transport equipment	1,792,976	10,307,485	1,714,218
ii) Furniture & Fixtures	2,926,213	3,989,413	4,391,367
iii) Office equipment	15,184,325	6,021,680	6,728,380
iv) Other machinery & equipment	6,892,120	5,313,717	6,912,360
d) Other tangible fixed assets n.e.s	7,675,191	6,104,420	9,962,024
B) Intangible fixed assets	12,134,766	5,927,437	8,461,487
a) Computer software	10,641,243	4,769,403	7,274,568
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,493,523	1,158,034	1,186,919
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	135,325	353,232	366,948
A) Tangible non-produced assets	113,066	353,232	363,510
a) Land	90,050	343,470	343,470
i) Land underlying Buildings and structures	90,050	343,470	343,470
1. Freehold land	90,050	343,470	343,470
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	23,016	9,762	20,040
B) Intangible non-produced assets	22,259	-	3,438
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	22,259	-	3,438
3. Capital work in progress	1,748,986	2,592,729	2,898,500

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Jun-24 ^R	Mar-25 ^R	Jun-25 P
Liabilities	883,891,919	907,535,504	952,221,458
I. Deposits²	652,679,180	673,174,512	720,146,188
1. Transferable Deposits	395,364,687	515,063,554	558,456,865
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	257,314,493	158,110,958	161,689,323
II. Securities (other than shares bonds/ debentures etc.)	6,893,084	10,113,679	9,524,233
1. Short-term	-	-	-
2. Long-term	6,893,084	10,113,679	9,524,233
III. Loans (Borrowings)	42,375,914	77,113,323	78,442,239
1. Short-term	14,531,294	51,223,486	51,464,888
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	-	3,738,776	-
C) Other short-term borrowings	14,531,294	47,484,710	51,464,888
2. Long-term borrowings	27,844,620	25,889,837	26,977,351
IV. Financial Derivatives	-	-	-
V. Other accounts payable	161,318,049	143,440,093	137,355,136
1. Provision for losses	51,127,000	57,920,052	57,688,691
A) Provision for loan losses-Specific	50,521,974	39,027,391	45,730,488
B) Provision for loan losses-General	605,026	18,892,661	11,958,203
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	35,454,662	29,877,600	30,870,540
3. Other accounts payable to other resident Sectors	74,736,388	55,642,440	48,795,905
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	154,570	124,346	500,648
D) Miscellaneous liability items	74,581,818	55,518,094	48,295,257
a) Suspense account	-	-	-
b) Provision for expected costs	2,236,206	3,989,874	3,309,560
c) Deferred tax liabilities	-	-	-
d) Accrued wages	276,281	731,279	993,994
e) Accrued rent	12,919	3,229	4,027
f) Accrued taxes	896,001	686,226	1,138,456
g) Other miscellaneous liability items	71,160,405	50,107,486	42,849,220
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	20,625,698	3,693,897	6,753,663
1. Quoted	19,003,447	25,178,697	22,421,814
2. Non quoted	29,359,107	27,570,721	31,434,436
3. Investment fund shares	-	-	-
4. Retained earnings	(77,557,916)	(59,716,268)	(61,879,830)
5. Current year result	(9,264,667)	(5,349,769)	(2,752,822)
6. General and special reserve	58,619,030	15,323,665	16,489,597
7. Valuation adjustments	466,698	686,851	1,040,469

Notes:

- 1: Total advances shown in assets may differ from advances presented in multiple tables of MFBs' advances due to inclusion of interbank advances and accrued interest on advances.
- 2: Total deposits shown in liabilities may differ from deposits presented in multiple tables of MFBs' deposits due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.
3. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
A. Mark-Up/Return/Interest Earned	76,623,468	61,918,012	59,280,548
1. Loans and advances	44,776,803	34,695,798	37,604,027
2. Investments	12,752,114	11,548,451	5,977,092
3. Lendings to financial institutions	652,448	947,266	1,053,642
4. Balances with banks	942,023	808,285	921,349
5. Income from inter-office lending	17,459,410	13,513,957	12,732,759
6. Other	40,671	404,255	991,679
B. Mark-Up/Return/Interest Expensed	49,230,386	40,426,888	33,607,280
1. Deposits	28,532,797	19,343,551	18,572,017
2. Borrowings	1,857,710	6,781,775	1,663,045
3. Subordinated debt	765,518	382,777	250,471
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	345,492	396,863	383,833
6. Expense on inter-office borrowing	17,459,408	13,513,958	12,732,758
7. Other	269,461	7,964	5,156
I. Net Mark-UP/Return/Interest Income (A - B)	27,393,082	21,491,124	25,673,267
C. Non Mark-UP/Return/Interest Income	11,917,717	6,718,458	10,759,079
1. Fee & Commission Income	5,456,342	1,963,795	2,071,833
i. Branch banking customer fees	4,080,200	691,531	668,808
ii. Consumer finance related fees	247,779	421,198	479,662
iii. Card related fees	114,581	150,694	81,826
iv. Credit related fees	617,615	612,006	824,450
v. Investment banking fee	-	-	-
vi. Commission on trade	242	225	320
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	4,258	121	(2)
ix. Commission on remittances including home remittances	117	260	444
x. Commission on utility bills	850	803	772
xi. Commission income - Bancassurance	3,986	6,930	4,099
xii. Rent on lockers	264	278	282
xiii. Commission on investments services	-	-	-
xiv. Other Commission	386,451	79,750	11,172
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	2,138	(17,883)	211,196
i. Realised	1,716	13,931	12,185
ii. Unrealised - held for trading	422	(31,814)	199,011
6. Other Income	6,459,237	4,772,546	8,476,049
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	17,303	747	13,597
iii. Loss on termination of lease liability against right of use assets	6,346	-	6,678
iv. Gain on sale of non banking assets - net	0	-	-
v. Other	6,435,588	4,771,800	8,455,775
II. Total Income (I + C)	39,310,799	28,209,582	36,432,346

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
D. Non Mark-UP/Return/Interest Expenses	37,466,026	23,199,224	24,762,490
1. Operating expenses	37,371,518	23,173,801	24,699,580
i. Total compensation expense	7,092,830	6,793,207	6,851,615
ii. Property expense	6,137,900	3,610,788	3,761,146
a. Rent and taxes	152,080	95,700	99,113
b. Insurance	843,799	677,806	708,167
c. Utilities cost	657,492	482,544	487,575
d. Lease rental	-	-	14,350
e. Fuel expense generators	107,950	84,727	87,918
f. Security (including guards)	603,564	475,725	514,915
g. Repair and maintenance (including janitorial charges)	1,665,351	376,881	393,481
h. Depreciation on right-of-use assets	483,667	545,360	450,872
i. Depreciation	1,623,996	872,047	1,004,755
iii. Information technology expenses	1,238,919	1,090,850	823,493
iv. Other operating expenses	22,901,869	11,678,957	13,263,327
2. Workers welfare fund	73,040	17,036	32,927
3. Other charges	21,468	8,386	29,984
i. Penalties imposed by State Bank of Pakistan	1,270	679	4,950
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	20,198	7,707	25,034
III. Profit before provisions (II - D)	1,844,773	5,010,358	11,669,856
E. Provisions / (reversals) and write offs - net	6,239,296	11,281,981	10,458,679
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	6,990,360	12,023,309	11,247,899
4. (Reversals) / provisions against off balance sheet items	23,575	(19,622)	-
5. Reversals against other assets	-	-	-
6. Recovery of written off / charged off bad debts	(774,639)	(721,706)	(789,220)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(4,394,522)	(6,271,622)	1,211,177
G. Taxation	1,391,306	(1,061,627)	1,561,521
1. Current	1,527,885	881,895	1,439,132
2. Prior	-	-	25,000
3. Deferred	(136,579)	(1,943,522)	97,389
V. Profit After Taxation (IV - G)	(5,785,829)	(5,209,996)	(350,344)
Notes on Human Resources			
Number of Employees*	25,565	22,176	21,700
1. Permanent	19,113	16,513	16,678
a. Male	16,558	14,187	14,266
b. Female	2,555	2,326	2,412
2. Contractual	6,452	5,663	5,022
a. Male	5,413	4,946	4,393
b. Female	1,039	717	629

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

Type of Account	(Thousand Rupees)					
	Jun-24 R		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	109,039,131	182,929,731	67,994,341	157,902,384	69,510,514	165,819,784.64
II. Call Deposits	1,770	994,791	1,830	241,676	2,198	1,124,907
III. Other Deposit Accounts	-	-	4,579	118,248	-	-
IV. Saving Deposits	924,672	184,631,543	957,053	215,906,673	972,150	234,802,288
V. Fixed or Term Deposits	113,540	269,134,089	107,940	289,314,298	103,020	300,676,296
1) Less Than Three Months	1,452	4,550,628	2,062	4,192,635	2,359	7,881,703
2) For Three Months and Over but Less Than Six Months	1,781	6,631,652	3,988	28,037,911	2,965	25,409,187
3) For Six Months and Over but Less Than One Year	5,410	11,927,269	5,534	20,216,119	6,477	26,010,840
4) For One Year & Over but Less Than Two Years	69,482	192,992,163	62,610	183,721,913	52,807	178,853,475
5) For Two Years & Over but Less Than Three Years	3,234	6,044,490	4,792	8,414,092	9,565	17,137,552
6) For Three Years & Over but Less Than Four Years	26,812	42,629,297	24,597	41,204,317	24,152	41,415,723
7) For Four Years & Over but Less Than Five Years	15	18,583	33	81,895	76	179,223
8) For Five Years & Over but Less Than Ten Years	5,354	4,340,007	4,324	3,445,418	4,619	3,788,593
Total	110,079,113	637,690,154	69,065,743	663,483,278	70,587,882	702,423,276

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks As on 30th June, 2025

(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	45,805,647	106,836,671.11	22,865,746	42,437,431.69	18,862	2,331,941.10	820,259	14,213,740.73	69,510,514	165,819,785
II. Call Deposits	1,785	682,360	38	135,457	56	81,269	319	225,821	2,198	1,124,907
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	604,865	64,240,649	333,759	18,434,283	24,204	10,418,572	9,322	141,708,785	972,150	234,802,288
V. Fixed or Term Deposits	61,051	100,526,721	29,989	42,119,322	9,900	24,181,255	2,080	133,848,999	103,020	300,676,296
1) Less Than Three Months	1,451	2,213,353	751	1,231,265	23	9,906	134	4,427,179	2,359	7,881,703
2) For Three Months and Over but Less Than Six Months	1,782	3,206,216	808	1,413,389	222	506,060	153	20,283,523	2,965	25,409,187
3) For Six Months and Over but Less Than One Year	4,041	7,300,667	1,915	3,290,442	370	584,278	151	14,835,453	6,477	26,010,840
4) For One Year & Over but Less Than Two Years	29,557	49,965,836	14,836	20,423,318	7,175	16,429,666	1,239	92,034,654	52,807	178,853,475
5) For Two Years & Over but Less Than Three Years	6,090	10,305,414	3,349	5,058,254	98	505,403	28	1,268,480	9,565	17,137,552
6) For Three Years & Over but Less Than Four Years	15,665	25,660,652	7,246	9,765,348	1,068	5,202,729	173	786,993	24,152	41,415,723
7) For Four Years & Over but Less Than Five Years	48	93,250	25	71,173	3	14,800	-	-	76	179,223
8) For Five Years and Over but Less Than Ten Years	2,417	1,781,332	1,059	866,134	941	928,412	202	212,716	4,619	3,788,593
Total	46,473,348	272,286,401	23,229,532	103,126,494	53,022	37,013,036	831,980	289,997,345	70,587,882	702,423,276

Note(s)

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8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-24	Mar-25 R	Jun-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	637,690,154	663,483,278	165,819,785	1,124,907	-	234,802,288
I. GOVERNMENT	30,118,950	42,723,125	5,570,059	220	-	9,182,922
A. Federal Government	9,970,649	13,863,404	3,540,170	-	-	5,402,877
B. Provincial Governments	19,907,390	28,620,065	2,029,758	100	-	3,618,820
C. Local Bodies	240,911	239,656	131	120	-	161,225
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	32,788,207	4,488,843	251,691	33	-	1,103,318
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	464,316	336,308	1,481	-	-	124,837
Utilities	4,793	173,402	205,984	-	-	-
Transport, storage and communications	117,263	75,288	40,825	-	-	298
Manufacturing	32,187,430	2,459,917	-	-	-	952,423
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	2	-	-	-	-	-
Others	14,370	1,443,895	3,401	-	-	25,760
III. NON-BANK FINANCIAL INSTITUTIONS	81,373,540	82,319,503	329,923	-	-	60,490,377
Mutual Funds and AMCs	46,172,608	47,158,468	115	-	-	45,943,419
Insurance & Pension Funds	1,862,349	1,157,292	146,864	-	-	1,103,877
MFIs and DFIs	7,461,177	16,751,916	81,541	-	-	10,910,112
Stock Exchange & Brokerage Houses	8,724	1,205	25,427	-	-	9,504
Modarabas	77,707	21,515	-	-	-	11,771
Other NBFIs	25,790,974	17,229,106	75,977	-	-	2,511,695
IV. PRIVATE SECTOR (BUSINESS)	47,272,025	51,465,722	12,997,216	432,398	-	24,896,192
A. Agriculture, forestry and fishing	6,287,402	6,449,544	2,650,857	27	-	3,055,422
1. Crop and animal production, hunting and related service activities	5,577,926	5,118,431	2,650,703	27	-	2,501,006
Growing of Wheat, Rice, Sugar Cane & Cotton	2,262,909	3,012,647	1,583,227	16	-	1,694,593
Growing of tropical, subtropical, pome and stone fruits & vegetables	9,260	12,027	20,343	-	-	672
Growing of other fruits, vegetables and crops	30,777	48,074	10,886	2	-	22,624
Raising of livestock and other related activities	2,184,417	975,839	909,138	-	-	100,429
Other agricultural support activities	1,090,564	1,069,843	127,109	9	-	682,688
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	3	-	-	-
03 - Fishing and aquaculture	709,476	1,331,113	151	-	-	554,416
B. Mining and quarrying	41,543	30,604	4,285	16	-	6,986
05 - Mining of coal and lignite	3	2	1	-	-	-
06 - Extraction of crude petroleum and natural gas	41,367	30,430	4,267	-	-	6,986
07 - Mining of metal ores	-	-	0	-	-	-
08-Other mining and quarrying	56	16	16	-	-	-
09 - Mining support service activities	117	156	1	16	-	-
C. Manufacturing	1,972,210	3,195,317	398,872	16,009	-	1,106,014
10 - Manufacture of food products	211,446	1,206,563	121,489	10,786	-	137,401
11 - Manufacture of beverages	3,915	17,187	13,084	-	-	1,637
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	457,300	689,676	12,490	-	-	603,022
Preparation and spinning of textile fibres	24,380	31,179	4,456	-	-	30,375
Weaving of textiles	30,949	78,306	5	-	-	3,175
Finishing of textiles	686	10,357	238	-	-	10,470
Manufacture of knitted and crocheted fabrics	2,743	977	873	-	-	-
Manufacture of made-up textile articles, except apparel	15,602	24,388	6,170	-	-	15,492
Manufacture of carpets and rugs	379,853	524,201	-	-	-	543,455
Manufacture of other textiles n.e.c.	3,087	20,269	749	-	-	55
14 - Manufacture of wearing apparel	169,265	78,729	107,443	-	-	4,635
15 - Manufacture of leather and related products	3,165	1,618	507	-	-	1,145

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-25 P								
Fixed Deposits							Sub Total	Total 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		
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
33,290,890	26,010,840	178,853,475	17,137,552	41,415,723	179,223	3,788,593	300,676,296	702,423,276
7,708,554	1,393,483	26,225,632	121,000	61,774	-	47,000	35,557,443	50,310,644
6,995,076	860,474	4,253,571	26,000	20,000	-	45,000	12,200,121	21,143,168
713,478	533,009	21,788,661	95,000	-	-	2,000	23,132,148	28,780,827
-	-	183,400	-	41,774	-	-	225,174	386,650
-	900,000	2,910,800	-	-	-	-	3,810,800	5,165,842
-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	126,318
-	-	-	-	-	-	-	-	205,984
-	-	-	-	-	-	-	-	41,122
-	900,000	1,500,000	-	-	-	-	2,400,000	3,352,423
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	1,410,800	-	-	-	-	1,410,800	1,439,961
10,529,000	11,745,881	11,124,605	-	-	-	-	33,399,486	94,219,786
1,500,000	6,000,000	-	-	-	-	-	7,500,000	53,443,534
200,000	110,881	1,171,528	-	-	-	-	1,482,409	2,733,149
5,950,000	600,000	3,139,500	-	-	-	-	9,689,500	20,681,153
-	-	-	-	-	-	-	-	34,931
-	-	10,000	-	-	-	-	10,000	21,771
2,879,000	5,035,000	6,803,577	-	-	-	-	14,717,577	17,305,248
3,533,510	3,009,712	19,074,818	727,213	2,376,398	72,808	40,175	28,834,633	67,160,440
216,126	173,950	1,418,613	19,618	186,966	16,688	12,319	2,044,280	7,750,586
216,126	173,950	468,613	19,618	161,466	16,688	12,319	1,068,780	6,220,516
54,944	57,469	406,784	9,668	156,464	16,538	12,319	714,186	3,992,022
-	-	-	-	-	-	-	-	21,015
-	-	2,800	300	850	-	-	3,950	37,461
4,272	-	150	-	4,152	-	-	8,574	1,018,142
156,910	116,481	58,879	9,650	-	150	-	342,070	1,151,876
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	3
-	-	950,000	-	25,500	-	-	975,500	1,530,067
-	-	-	-	-	-	-	-	11,287
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	11,253
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	16
-	-	-	-	-	-	-	-	17
423,910	225,017	313,146	101,675	6,434	-	-	1,070,182	2,591,078
5,675	68,300	150,742	75	-	-	-	224,792	494,468
-	-	-	-	-	-	-	-	14,721
-	-	-	-	-	-	-	-	-
8,700	-	71,500	-	2,500	-	-	82,700	698,213
-	-	-	-	-	-	-	-	34,831
-	-	58,000	-	-	-	-	58,000	61,180
-	-	-	-	-	-	-	-	10,708
-	-	-	-	-	-	-	-	873
8,700	-	500	-	2,500	-	-	11,700	33,362
-	-	-	-	-	-	-	-	543,455
-	-	13,000	-	-	-	-	13,000	13,804
14,390	-	3,000	2,600	300	-	-	20,290	132,368
-	-	-	-	-	-	-	-	1,652

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-24	Mar-25 R	Jun-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	87	187	192	-	-	2
Manufacture of luggage, handbags and the like, saddlery and harness	659	705	152	-	-	568
Manufacture of footwear	2,419	726	163	-	-	575
a. Leather wear	2,418	725	162	-	-	575
b. Rubber and Plastic wear	1	1	1	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	629	955	729	90	-	4
17 - Manufacture of paper and paper products	450	900	6,052	-	-	-
18 - Printing and reproduction of recorded media	9,137	4,899	3,109	20	-	3,375
Printing and other service activities related to printing	9,134	4,868	2,893	20	-	3,375
Reproduction of recorded media	3	32	215	-	-	-
19 - Manufacture of coke and refined petroleum products	3,722	4,894	632	-	-	1,263
20 - Manufacture of chemicals and chemical products	47,221	76,363	14,503	-	-	30,818
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	9,192	12,030	3,243	3,197	-	52
22 - Manufacture of rubber and plastics products	7,415	399	8,220	8	-	2
23 - Manufacture of other non-metallic mineral products	50,012	81,571	73,866	1,800	-	36
24 - Manufacture of basic metals	4,264	22,267	2,885	-	-	6,345
25 - Manufacture of fabricated metal products, except machinery and equipment	16	690	121	-	-	-
26 - Manufacture of computer, electronic and optical products	3,980	15,407	1,128	-	-	158
27 - Manufacture of electrical equipment	10,985	5,086	3,767	-	-	1,884
28 - Manufacture of machinery and equipment	507	553	1,181	-	-	3,287
29 - Manufacture of motor vehicles, trailers and semi-trailers	451	21,429	307	11	-	1,886
30 - Manufacture of other transport equipment	2	2	-	-	-	1
31 - Manufacture of furniture	12,171	11,756	2,016	-	-	6,189
32 - Other manufacturing	966,236	942,264	21,440	97	-	302,875
Manufacture of jewellery and related articles	91,868	60,906	4,206	-	-	29,476
Manufacture of imitation jewellery and related articles	749	804	1,507	-	-	896
Manufacture of musical instruments	5	4	-	-	-	-
Manufacture of sports goods	2	2	2	-	-	-
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	6,027	120,612	1,501	-	-	15,943
Manufacture of Handicrafts	1,928	2,120	367	-	-	-
Other manufacturing n.e.c.	865,657	757,816	13,856	97	-	256,560
33 - Repair and installation of machinery and equipment	729	78	660	-	-	-
D. Electricity, gas, steam and air conditioning supply	21,516	23,221	1,300	-	-	8,600
Electric power generation, transmission and distribution	7,985	23,221	1,226	-	-	8,600
a) Hydal	6,188	11,621	749	-	-	5,005
b) Thermal	49	167	97	-	-	2
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	1,742	11,395	355	-	-	3,592
f) Other	6	38	25	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	13,526	-	74	-	-	-
Steam and air conditioning supply	5	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	225	155,805	229	-	-	1
36 - Water collection, treatment and supply	210	155,793	217	-	-	1
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	15	12	12	-	-	-
F. Construction	1,914,681	813,028	286,418	49,356	-	312,199
41 - Construction of buildings	1,614,848	532,067	146,845	22,891	-	247,598
42 - Civil engineering	298,916	280,583	139,523	26,465	-	64,513
43 - Specialized construction activities	917	378	49	-	-	88

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-25 P								
Fixed Deposits							Sub Total	Total 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		
-	-	-	-	-	-	-	-	194
-	-	-	-	-	-	-	-	720
-	-	-	-	-	-	-	-	738
-	-	-	-	-	-	-	-	737
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	823
-	-	-	-	-	-	-	-	6,052
-	-	-	-	-	-	-	-	6,503
-	-	-	-	-	-	-	-	6,288
-	-	-	-	-	-	-	-	215
-	-	-	-	-	-	-	-	1,895
30,047	-	15,000	-	-	-	-	45,047	90,368
111,500	-	-	-	3,284	-	-	114,784	121,276
-	-	-	-	-	-	-	-	8,230
-	-	-	-	-	-	-	-	75,702
-	8,000	6,500	-	-	-	-	14,500	23,730
-	-	-	-	-	-	-	-	121
-	-	3,000	9,000	-	-	-	12,000	13,286
-	-	-	-	-	-	-	-	5,651
-	-	-	-	-	-	-	-	4,468
20,000	-	-	-	-	-	-	20,000	22,204
-	-	-	-	-	-	-	-	1
160	-	6,500	-	350	-	-	7,010	15,215
233,438	148,717	56,904	90,000	-	-	-	529,059	853,470
300	4,500	2,000	-	-	-	-	6,800	40,482
-	-	-	-	-	-	-	-	2,403
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	17,444
-	-	-	-	-	-	-	-	367
233,138	144,217	54,904	90,000	-	-	-	522,259	792,772
-	-	-	-	-	-	-	-	660
-	-	1,050	-	-	-	-	1,050	10,950
-	-	1,050	-	-	-	-	1,050	10,876
-	-	1,050	-	-	-	-	1,050	6,805
-	-	-	-	-	-	-	-	98
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	3,947
-	-	-	-	-	-	-	-	25
-	-	-	-	-	-	-	-	74
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	230
-	-	-	-	-	-	-	-	218
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	12
6,470	-	-	41,530	46,300	-	-	94,300	742,273
6,470	-	-	41,180	46,300	-	-	93,950	511,283
-	-	-	350	-	-	-	350	230,851
-	-	-	-	-	-	-	-	138

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-24	Mar-25 R	Jun-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	9,641,691	12,268,794	3,571,488	163,514	-	7,005,299
45 - Wholesale and retail trade and repair of motor vehicles and	127,162	1,800,456	129,789	34,861	-	3,076,298
46 - Wholesale trade, except of motor vehicles and motorcycles	5,505,975	6,465,506	1,239,051	31,433	-	2,756,859
47 - Retail trade, except of motor vehicles and motorcycles	4,008,554	4,002,832	2,202,647	97,220	-	1,172,142
H. Transportation and storage	90,180	761,913	196,262	20	-	14,920
49 - Land transport and transport via pipelines	40,343	38,542	58,258	20	-	1,229
50 - Water transport	29	29	29	-	-	-
51 - Air transport	9,574	4,133	5,811	-	-	-
52 - Warehousing and support activities for transportation	12,323	14,539	1,225	-	-	13,648
53 - Courier activities other than national post activities	27,911	704,670	130,939	-	-	43
I. Accommodation and food service activities	294,908	463,696	23,460	4	-	448,737
55 - Accommodation	267,748	435,603	7,404	-	-	438,796
56 - Food and beverage service activities	27,160	28,093	16,056	4	-	9,941
J. Information and communication	8,033,411	9,518,129	162,603	9,923	-	4,955,061
58 - Publishing activities	5,376	5,693	1,467	-	-	372
59 - Motion picture, video and television programme production, sound recording and music publishing activities	271	296	499	-	-	7
60 - Programming and broadcasting activities	990	540	3,712	-	-	-
61 - Telecommunications	5,093,985	7,785,071	29,156	-	-	4,534,887
62 - Computer programming, consultancy and related activities	810,734	1,227,776	55,699	2,065	-	299,996
63 - Information service activities	2,122,056	498,753	72,071	7,858	-	119,799
K. Real estate activities	332,695	188,897	6,424	5,604	-	73,178
L. Professional, scientific and technical activities	1,097,913	1,475,450	84,694	8,965	-	465,223
69 - Legal and accounting activities	574,792	759,875	21,920	56	-	236,656
70 - Activities of head offices; management consultancy activities	160,100	212,429	2,065	-	-	101,332
71 - Architectural and engineering activities; technical testing and analysis	168,202	200,638	13,260	8,908	-	49,052
72 - Scientific research and development	3,380	1,266	274	-	-	45
73 - Advertising and market research	60,218	120,693	32,970	-	-	31,212
74 - Other professional, scientific and technical activities	131,218	180,546	14,202	-	-	46,926
75 - Veterinary activities	2	2	2	-	-	-
M. Administrative and support service activities	688,793	553,241	166,893	333	-	450,396
77 - Rental and leasing activities	39,126	23,295	118	-	-	1,550
78 - Employment activities	1,012	103,453	502	-	-	117,092
79 - Travel agency, tour operator, reservation service and related activities	113,540	98,123	23,290	4	-	46,515
80 - Security and investigation activities	68,706	50,292	36,918	-	-	19,103
81. Services to buildings and landscape activities	1,521	1,963	440	24	-	155,806
82 - Office administrative, office support and other business support activities	464,888	276,114	105,624	305	-	110,331
N. Education	2,428,586	7,114,797	543,062	3,508	-	877,777
O. Human health and social work activities	1,762,918	1,712,009	88,117	6,850	-	551,662
86 - Human health activities	1,601,382	1,706,776	83,372	6,850	-	543,038
87 - Residential care activities	131,135	58	4,087	-	-	8,571
88. Social work activities with and without accommodation	30,401	5,174	658	-	-	53
P. Arts, entertainment and recreation	9,527	6,283	17,983	-	-	2,399
Q. Other service activities	12,653,827	6,734,996	4,794,267	168,271	-	5,562,318
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	54,416,783	99,239,164	2,195,332	-	-	57,821,347
A. Private Trusts and Non-profit Organizations	32,020,191	75,057,028	651,610	-	-	51,678,864
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	22,396,592	24,182,136	1,543,723	-	-	6,142,484
VI. PERSONAL	315,168,871	370,314,470	138,914,707	644,644	-	79,127,474
A. Salaried persons	35,434,427	45,079,520	3,821,618	133,761	-	11,517,966
B. Self employed	123,068,847	125,088,152	16,382,570	425,808	-	39,018,391
C. Other Personal	156,665,597	200,146,797	118,710,519	85,074	-	28,591,117
VII. OTHER	76,551,779	12,932,452	5,560,856	47,612	-	2,180,657
Total	637,690,154	663,483,278	165,819,785	1,124,907	-	234,802,288

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-25 P								
Fixed Deposits							Sub Total	Total 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		
1,240,599	1,108,146	1,885,966	171,721	93,174	53,435	21,736	4,574,777	15,315,078
16,400	8,550	3,850	150	8,100	-	-	37,050	3,277,998
1,074,192	829,992	750,946	165,471	3,320	33,435	17,870	2,875,226	6,902,569
150,007	269,604	1,131,170	6,100	81,754	20,000	3,866	1,662,501	5,134,511
108,000	219,000	16,000	-	-	-	-	343,000	554,202
-	-	16,000	-	-	-	-	16,000	75,508
-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	5,811
-	-	-	-	-	-	-	-	14,873
108,000	219,000	-	-	-	-	-	327,000	457,982
4,270	-	28,000	-	-	-	-	32,270	504,471
200	-	-	-	-	-	-	200	446,400
4,070	-	28,000	-	-	-	-	32,070	58,071
87,100	3,000	5,080,200	-	1,000	-	-	5,171,300	10,298,886
85,600	-	-	-	-	-	-	85,600	87,439
-	-	-	-	-	-	-	-	506
-	-	-	-	-	-	-	-	3,712
-	-	5,075,000	-	-	-	-	5,075,000	9,639,043
1,500	3,000	5,200	-	1,000	-	-	10,700	368,459
-	-	-	-	-	-	-	-	199,728
13,600	5,450	7,000	300	50,000	-	-	76,350	161,557
218,941	215,580	185,943	83,950	7,333	-	-	711,747	1,270,629
107,500	108,722	120,128	48,950	6,000	-	-	391,300	649,932
12,500	54,000	6,000	30,000	-	-	-	102,500	205,898
63,434	16,808	29,815	5,000	-	-	-	115,057	186,277
-	-	-	-	-	-	-	-	319
500	2,000	-	-	-	-	-	2,500	66,683
35,007	34,050	30,000	-	1,333	-	-	100,390	161,518
-	-	-	-	-	-	-	-	2
426,900	48,750	130,760	4,200	6,624	-	-	617,234	1,234,856
5,000	-	10,800	4,200	-	-	-	20,000	21,668
-	-	-	-	-	-	-	-	117,594
-	-	-	-	5,600	-	-	5,600	75,409
5,700	5,250	2,000	-	-	-	-	12,950	68,971
-	-	-	-	-	-	-	-	156,270
416,200	43,500	117,960	-	1,024	-	-	578,684	794,944
339,064	179,416	3,963,804	51,709	6,275	2,525	6,120	4,548,913	5,973,260
216,093	310,785	129,626	15,500	1,500	-	-	673,504	1,320,133
216,093	310,785	129,626	15,500	1,500	-	-	673,504	1,306,764
-	-	-	-	-	-	-	-	12,658
-	-	-	-	-	-	-	-	711
-	-	5,044	-	-	-	-	5,044	25,426
232,437	520,618	5,909,666	237,010	1,970,792	160	-	8,870,682	19,395,539
5,015,762	315,289	39,467,062	1,143,980	531,092	-	142,912	46,616,098	106,632,778
4,713,000	125,500	22,068,986	20,000	371,740	-	110,650	27,409,876	79,740,349
302,762	189,789	17,398,076	1,123,980	159,352	-	32,262	19,206,222	26,892,429
5,648,565	8,490,888	78,045,323	15,139,458	38,322,602	106,415	3,526,689	149,279,940	367,966,765
1,245,206	1,483,442	13,559,272	2,875,339	7,508,862	30,215	375,869	27,078,205	42,551,551
1,440,728	3,155,661	32,450,848	7,904,212	19,584,178	5,500	825,681	65,366,808	121,193,578
2,962,630	3,851,785	32,035,204	4,359,907	11,229,563	70,700	2,325,138	56,834,926	204,221,637
855,499	155,587	2,005,235	5,900	123,857	-	31,818	3,177,896	10,967,020
33,290,890	26,010,840	178,853,475	17,137,552	41,415,723	179,223	3,788,593	300,676,296	702,423,276

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th June, 2025

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	46,473,348	272,286,401	23,229,532	103,126,494	53,022	37,013,036	831,980	289,997,345	70,587,882	702,423,276
I. GOVERNMENT	-	-	-	-	-	-	1,308	50,310,644	1,308	50,310,644
A. Federal Government	-	-	-	-	-	-	434	21,143,168	434	21,143,168
B. Provincial Governments	-	-	-	-	-	-	825	28,780,827	825	28,780,827
C. Local Bodies	-	-	-	-	-	-	49	386,650	49	386,650
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	68	5,165,842	68	5,165,842
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	10	126,318	10	126,318
Utilities	-	-	-	-	-	-	3	205,984	3	205,984
Transport, storage and communications	-	-	-	-	-	-	4	41,122	4	41,122
Manufacturing	-	-	-	-	-	-	35	3,352,423	35	3,352,423
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	15	1,439,961	15	1,439,961
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	966	94,219,786	966	94,219,786
Mutual Funds and AMCs	-	-	-	-	-	-	183	53,443,534	183	53,443,534
Insurance & Pension Funds	-	-	-	-	-	-	226	2,733,149	226	2,733,149
MFIs and DFIs	-	-	-	-	-	-	175	20,681,153	175	20,681,153
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	23	34,931	23	34,931
Modarabas	-	-	-	-	-	-	6	21,771	6	21,771
Other NBFIs	-	-	-	-	-	-	353	17,305,248	353	17,305,248
IV. PRIVATE SECTOR (BUSINESS)	2,446,464	27,080,396	418,294	7,131,589	25,713	3,854,094	19,410	29,094,361	2,909,881	67,160,440
A. Agriculture, forestry and fishing	622,301	4,811,754	103,955	990,243	21,264	1,946,704	94	1,885	747,614	7,750,586
1. Crop and animal production, hunting and related service activities	622,178	3,281,685	103,953	990,242	21,264	1,946,704	94	1,885	747,489	6,220,516
Growing of Wheat, Rice, Sugar Cane & Cotton	402,305	1,698,998	53,911	359,848	21,066	1,933,141	10	35	477,292	3,992,022
Growing of tropical, subtropical, pome and stone fruits & vegetables	351	20,709	84	101	1	1	32	204	468	21,015
Growing of other fruits, vegetables and crops	2,701	35,485	319	833	1	2	17	1,142	3,038	37,461
Raising of livestock and other related activities	84,123	592,577	35,427	419,662	139	5,633	20	269	119,709	1,018,142
Other agricultural support activities	132,698	933,916	14,212	209,798	57	7,927	15	235	146,982	1,151,876
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	3	3	-	-	-	-	-	-	3	3
03 - Fishing and aquaculture	120	1,530,066	2	1	-	-	-	-	122	1,530,067
B. Mining and quarrying	52	11,283	-	-	-	-	7	4	59	11,287
05 - Mining of coal and lignite	4	1	-	-	-	-	1	-	5	1
06 - Extraction of crude petroleum and natural gas	41	11,250	-	-	-	-	1	3	42	11,253
07 - Mining of metal ores	-	-	-	-	-	-	1	0	1	0
08-Other mining and quarrying	4	15	-	-	-	-	4	1	8	16
09 - Mining support service activities	3	17	-	-	-	-	-	-	3	17
C. Manufacturing	149,202	1,209,733	28,360	250,863	43	10,233	351	1,120,249	177,956	2,591,078
10 - Manufacture of food products	58,764	253,851	15,586	57,073	8	173	49	183,371	74,407	494,468
11 - Manufacture of beverages	985	2,369	20	1,019	-	-	4	11,333	1,009	14,721
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	1,478	25,206	3,235	29,395	5	12	73	643,600	4,791	698,213
Preparation and spinning of textile fibres	12	20,566	-	-	3	12	49	14,253	64	34,831
Weaving of textiles	1	-	-	-	1	0	4	61,180	6	61,180
Finishing of textiles	24	36	-	-	-	-	8	10,672	32	10,708
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	3	873	3	873
Manufacture of made-up textile articles, except apparel	626	4,144	3,036	29,218	1	-	1	-	3,664	33,362
Manufacture of carpets and rugs	1	-	-	-	-	-	2	543,455	3	543,455
Manufacture of other textiles n.e.c.	814	460	199	177	-	-	6	13,167	1,019	13,804
14 - Manufacture of wearing apparel	6,182	3,942	3,279	25,435	-	-	47	102,991	9,508	132,368
15 - Manufacture of leather and related products	1,043	1,572	60	17	1	61	4	2	1,108	1,652

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th June, 2025

(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	229	184	47	8	-	-	1	2	277	194
Manufacture of luggage, handbags and the like, saddlery and harness	107	720	-	-	-	-	-	-	107	720
Manufacture of footwear	707	668	13	9	1	61	3	0	724	738
a. Leather wear	705	667	13	9	1	61	3	0	722	737
b. Rubber and Plastic wear	2	1	-	-	-	-	-	-	2	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	852	823	1	-	-	-	-	-	853	823
17 - Manufacture of paper and paper products	3	12	-	-	-	-	3	6,040	6	6,052
18 - Printing and reproduction of recorded media	583	4,686	12	437	-	-	56	1,380	651	6,503
Printing and other service activities related to printing	580	4,686	9	437	-	-	53	1,165	642	6,288
Reproduction of recorded media	3	-	3	-	-	-	3	215	9	215
19 - Manufacture of coke and refined petroleum products	34	1,895	-	-	-	-	-	-	34	1,895
20 - Manufacture of chemicals and chemical products	264	89,562	1	-	-	-	18	806	283	90,368
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	76	8,358	1	26	-	-	4	112,892	81	121,276
22 - Manufacture of rubber and plastics products	146	156	-	-	-	-	5	8,074	151	8,230
23 - Manufacture of other non-metallic mineral products	549	68,583	17	1	1	12	5	7,105	572	75,702
24 - Manufacture of basic metals	1,025	23,543	1	-	1	-	11	187	1,038	23,730
25 - Manufacture of fabricated metal products, except machinery and equipment	12	112	-	-	-	-	1	9	13	121
26 - Manufacture of computer, electronic and optical	180	13,123	289	11	-	-	3	152	472	13,286
27 - Manufacture of electrical equipment	102	5,490	2	21	-	-	5	140	109	5,651
28 - Manufacture of machinery and equipment	9	4,464	-	-	-	-	3	4	12	4,468
29 - Manufacture of motor vehicles, trailers and semi-trailers	10	16	-	-	-	-	8	22,188	18	22,204
30 - Manufacture of other transport equipment	2	1	-	-	-	-	1	-	3	1
31 - Manufacture of furniture	2,791	5,177	10	6,400	3	2,283	2	1,355	2,806	15,215
32 - Other manufacturing	74,093	696,133	5,846	131,028	24	7,692	48	18,617	80,011	853,470
Manufacture of jewellery and related articles	1,129	38,596	41	1,880	2	-	13	6	1,185	40,482
Manufacture of imitation jewellery and related articles	10	2,403	-	-	-	-	3	0	13	2,403
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	16	-	-	-	-	-	2	2	18	2
Manufacture of games and toys	-	-	-	-	-	-	2	1	2	1
Manufacture of medical and dental instruments and	7,628	2,881	1,053	153	3	1	3	14,409	8,687	17,444
Manufacture of Handicrafts	185	236	121	128	-	-	1	3	307	367
Other manufacturing n.e.c.	65,125	652,017	4,631	128,867	19	7,691	24	4,197	69,799	792,772
33 - Repair and installation of machinery and equipment	18	658	-	-	-	-	1	2	19	660
D. Electricity, gas, steam and air conditioning supply	12	416	-	-	-	-	45	10,534	57	10,950
Electric power generation, transmission and distribution	11	342	-	-	-	-	44	10,534	55	10,876
a) Hydal	-	-	-	-	-	-	23	6,805	23	6,805
b) Thermal	-	-	-	-	-	-	8	98	8	98
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	11	342	-	-	-	-	10	3,605	21	3,947
f) Other	-	-	-	-	-	-	3	25	3	25
Manufacture of gas; distribution of gaseous fuels through mains	1	74	-	-	-	-	1	-	2	74
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	5	1	-	-	2	16	6	213	13	230
36 - Water collection, treatment and supply	4	1	-	-	2	16	4	201	10	218
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	2	12	2	12
F. Construction	1,357	478,891	35	6,019	48	58,257	451	199,105	1,891	742,273
41 - Construction of buildings	1,074	332,639	34	6,019	17	12,410	402	160,215	1,527	511,283
42 - Civil engineering	281	146,177	1	-	31	45,847	45	38,827	358	230,851
43 - Specialized construction activities	2	75	-	-	-	-	4	63	6	138

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 30th June, 2025

(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	761,692	6,493,369	88,947	1,188,805	347	153,303	9,303	7,479,601	860,289	15,315,078
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	12,592	217,945	52	3,452	2	-	111	3,056,601	12,757	3,277,998
46 - Wholesale trade, except of motor vehicles and motorcycles	618,455	4,631,594	78,723	1,113,356	263	118,565	922	1,039,054	698,363	6,902,569
47 - Retail trade, except of motor vehicles and motorcycles	130,645	1,643,830	10,172	71,997	82	34,738	8,270	3,383,946	149,169	5,134,511
H. Transportation and storage	488	31,653	6	-	2	6	127	522,543	623	554,202
49 - Land transport and transport via pipelines	440	17,967	2	-	2	6	68	57,535	512	75,508
50 - Water transport	1	-	-	-	-	-	1	29	2	29
51 - Air transport	-	-	-	-	-	-	8	5,811	8	5,811
52 - Warehousing and support activities for transportation	43	13,686	4	-	-	-	14	1,187	61	14,873
53 - Courier activities other than national post activities	4	-	-	-	-	-	36	457,982	40	457,982
I. Accommodation and food service activities	6,829	358,141	120	9,122	7	2,407	112	134,802	7,068	504,471
55 - Accommodation	5,056	312,765	39	15	6	2,386	80	131,235	5,181	446,400
56 - Food and beverage service activities	1,773	45,376	81	9,107	1	21	32	3,567	1,887	58,071
J. Information and communication	1,035	46,257	37	13,457	13	7,584	662	10,231,588	1,747	10,298,886
58 - Publishing activities	44	646	2	-	1	70	52	86,723	99	87,439
59 - Motion picture, video and television programme production, sound recording and music publishing activities	291	452	1	-	-	-	7	54	299	506
60 - Programming and broadcasting activities	1	160	-	-	-	-	2	3,552	3	3,712
61 - Telecommunications	430	15,708	-	-	-	-	339	9,623,334	769	9,639,043
62 - Computer programming, consultancy and related activities	257	29,285	34	13,457	12	7,514	169	318,203	472	368,459
63 - Information service activities	12	6	-	-	-	-	93	199,722	105	199,728
K. Real estate activities	595	97,661	39	114	13	1,706	39	62,076	686	161,557
L. Professional, scientific and technical activities	4,500	911,463	246	198,586	43	4,758	246	155,822	5,035	1,270,629
69 - Legal and accounting activities	1,257	444,136	129	146,436	31	4,642	61	54,718	1,478	649,932
70 - Activities of head offices; management consultancy activities	81	164,577	16	38,613	2	-	29	2,708	128	205,898
71 - Architectural and engineering activities; technical testing and analysis	2,765	172,600	33	4,998	8	114	72	8,565	2,878	186,277
72 - Scientific research and development	11	52	3	-	-	-	1	267	15	319
73 - Advertising and market research	55	6,854	2	6	-	-	37	59,823	94	66,683
74 - Other professional, scientific and technical activities	315	123,242	63	8,533	2	2	46	29,741	426	161,518
75 - Veterinary activities	16	2	-	-	-	-	-	-	16	2
M. Administrative and support service activities	2,562	832,172	209	27,518	573	57,102	291	318,065	3,635	1,234,856
77 - Rental and leasing activities	24	21,571	-	-	-	-	15	97	39	21,668
78 - Employment activities	19	62	1	-	-	-	10	117,532	30	117,594
79 - Travel agency, tour operator, reservation service and related activities	106	2,370	2	-	549	56,315	90	16,724	747	75,409
80 - Security and investigation activities	316	29,846	5	22	6	298	37	38,805	364	68,971
81 - Services to buildings and landscape activities	284	156,164	10	35	-	-	9	71	303	156,270
82 - Office administrative, office support and other business support activities	1,813	622,159	191	27,461	18	488	130	144,836	2,152	794,944
N. Education	3,132	462,706	2,133	336,072	103	16,568	650	5,157,913	6,018	5,973,260
O. Human health and social work activities	2,627	621,882	694	454,854	37	29,749	92	213,648	3,450	1,320,133
86 - Human health activities	2,579	609,254	690	454,853	31	29,441	72	213,216	3,372	1,306,764
87 - Residential care activities	35	12,600	1	1	4	42	2	15	42	12,658
88 - Social work activities with and without accommodation	13	28	3	-	2	266	18	417	36	711
P. Arts, entertainment and recreation	63	339	8	-	1	4	16	25,083	88	25,426
Q. Other service activities	890,012	10,712,675	193,505	3,655,936	3,217	1,565,697	6,918	3,461,232	1,093,652	19,395,539
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	10,655	106,632,778	10,655	106,632,778
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	672	79,740,349	672	79,740,349
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	9,983	26,892,429	9,983	26,892,429
VI. PERSONAL	43,929,013	242,396,538	22,745,190	93,803,879	22,385	31,653,210	797,647	113,138	67,494,235	367,966,765
A. Salaried persons	301,266	30,460,593	51,851	8,727,124	1,370	3,347,442	10	16,391	354,497	42,551,551
B. Self employed	3,763,567	88,104,511	1,372,419	26,153,915	2,319	6,930,825	86	4,327	5,138,391	121,193,578
C. Other Personal	39,864,180	123,831,434	21,320,920	58,922,840	18,696	21,374,943	797,551	92,420	62,001,347	204,221,637
VII. OTHER	97,871	2,809,467	66,048	2,191,026	4,924	1,505,732	1,926	4,460,796	170,769	10,967,020
Total	46,473,348	272,286,401	23,229,532	103,126,494	53,022	37,013,036	831,980	289,997,345	70,587,882	702,423,276

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

For detail, see page xiv of this publication

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

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-24 R			Mar-25 R			Jun-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	3,767	26,352	30,119	8,731	33,992	42,723	10,690	39,620	50,311
	NFPSEs	23,689	9,100	32,788	7	4,482	4,489	7	5,159	5,166
	NBFCs & Fin Aux.	875	80,499	81,374	576	81,743	82,320	1,181	93,039	94,220
	Private Sector	2,983	44,289	47,272	3,216	48,249	51,466	7,728	59,432	67,160
	Trust Fund	1,497	52,919	54,417	2,288	96,951	99,239	2,380	104,253	106,633
	Personal	90,188	224,981	315,169	99,942	270,372	370,314	98,090	269,876	367,967
	Others	1,690	74,861	76,552	747	12,185	12,932	767	10,200	10,967
	Total	124,688	513,002	637,690	115,508	547,975	663,483	120,843	581,580	702,423
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	15	1,563	1,578	17	892	910	14	1,431	1,445
	NFPSEs	23,689	106	23,795	7	376	383	7	511	518
	NBFCs & Fin Aux.	1	12,791	12,791	30	14,279	14,309	36	18,533	18,569
	Private Sector	1,488	21,348	22,836	1,442	23,739	25,180	4,151	21,436	25,587
	Trust Fund	352	14,820	15,172	505	16,752	17,257	1,187	19,495	20,682
	Personal	51,271	68,807	120,078	55,818	68,032	123,850	52,808	73,257	126,065
	Others	135	3,506	3,641	122	7,468	7,590	112	6,490	6,602
	Total	76,950	122,941	199,892	57,941	131,538	189,479	58,315	141,153	199,468
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	39	633	672	498	2,156	2,653	496	3,953	4,449
	NFPSEs	-	8,421	8,421	-	2,212	2,212	-	2,963	2,963
	NBFCs & Fin Aux.	4	57,553	57,557	308	48,016	48,324	2	51,858	51,860
	Private Sector	532	14,049	14,581	568	13,801	14,369	1,905	15,486	17,392
	Trust Fund	533	25,843	26,376	370	57,855	58,225	288	60,485	60,773
	Personal	22,868	56,604	79,472	24,641	55,357	79,998	24,492	54,690	79,183
	Others	61	67,389	67,450	5	2,827	2,832	0	2,097	2,097
	Total	24,037	230,492	254,529	26,390	182,224	208,614	27,184	191,533	218,717
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,862	13,667	16,529	4,638	19,026	23,664	5,842	14,800	20,642
	NFPSEs	-	8	8	-	1,283	1,283	-	1,285	1,285
	NBFCs & Fin Aux.	270	0	270	5	14	18	751	15	766
	Private Sector	731	653	1,384	1,043	966	2,009	1,153	1,117	2,271
	Trust Fund	376	602	978	1,071	754	1,825	494	733	1,227
	Personal	9,247	7,417	16,663	12,006	8,289	20,295	12,871	8,054	20,925
	Others	1,263	826	2,089	217	422	639	180	490	670
	Total	14,749	23,173	37,921	18,980	30,753	49,733	21,292	26,494	47,786
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	1	1	0	1	1	0	18	18
	NFPSEs	-	-	-	-	3	3	-	6	6
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	152	153	0	189	189	41	353	394
	Trust Fund	0	723	723	1	599	600	0	446	446
	Personal	436	380	816	391	420	810	660	390	1,050
	Others	-	1	1	0	172	172	0	203	203
	Total	437	1,256	1,694	392	1,383	1,775	702	1,416	2,117
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	4,701	4,701	-	5,521	5,521	-	15,792	15,792
	NFPSEs	-	565	565	-	586	586	-	370	370
	NBFCs & Fin Aux.	-	2,699	2,699	-	5,524	5,524	-	7,784	7,784
	Private Sector	-	6,744	6,744	-	8,981	8,981	-	20,047	20,047
	Trust Fund	-	8,185	8,185	-	17,849	17,849	-	19,781	19,781
	Personal	-	82,468	82,468	-	129,806	129,806	-	124,973	124,973
	Others	-	2,769	2,769	-	759	759	-	431	431
	Total	-	108,131	108,131	-	169,026	169,026	-	189,178	189,178

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-24 R			Mar-25 R			Jun-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
							0			-
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	850	4,236	5,087	3,578	4,543	8,121	4,337	2,060	6,397
	NFPSEs	0	0	0	0	23	23	0	24	24
	NBFCs & Fin Aux.	600	5,605	6,205	234	9,154	9,388	392	9,846	10,238
	Private Sector	229	812	1,041	162	456	619	477	736	1,213
	Trust Fund	233	2,558	2,791	337	3,141	3,479	407	3,313	3,720
	Personal	6,257	5,203	11,461	7,005	5,877	12,882	7,194	5,945	13,139
	Others	231	354	585	402	525	927	474	470	944
	Total	8,401	18,769	27,170	11,719	23,719	35,437	13,282	22,393	35,675
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,551	1,551	-	1,853	1,853	-	1,568	1,568
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	1,851	1,851	-	4,757	4,757	-	5,003	5,003
	Private Sector	2	531	533	1	118	119	0	257	257
	Trust Fund	4	188	192	4	0	5	4	1	4
	Personal	108	4,102	4,210	81	2,591	2,672	65	2,567	2,632
	Others	-	17	17	-	12	12	-	18	18
	Total	114	8,240	8,354	87	9,333	9,419	69	9,414	9,483

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Jun-24 R		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	104,823,627	85,565,630	68,382,777	108,444,129	68,927,099	101,293,206
5,000 to 10,000	3,651,505	32,053,077	115,407	766,494	1,041,261	7,896,401
10,000 to 20,000	734,070	8,802,639	106,306	1,548,157	113,849	1,689,762
20,000 to 25,000	319,061	6,712,366	35,003	778,017	42,311	941,853
25,000 to 30,000	191,755	5,562,890	33,819	905,017	44,771	1,195,432
30,000 to 40,000	42,787	1,465,204	34,516	1,187,438	45,861	1,585,315
40,000 to 50,000	26,715	1,195,357	21,060	938,838	29,620	1,322,718
50,000 to 60,000	22,680	1,205,663	18,975	1,012,017	25,782	1,385,154
60,000 to 70,000	11,846	759,658	10,119	652,710	14,384	928,366
70,000 to 80,000	28,927	2,166,143	71,640	5,369,101	56,797	4,254,680
80,000 to 90,000	10,162	859,388	6,137	518,229	7,819	660,943
90,000 to 100,000	6,100	575,703	5,687	540,507	6,897	654,826
100,000 to 200,000	59,314	7,215,900	72,326	8,570,020	78,186	9,261,138
200,000 to 300,000	21,863	5,021,553	21,914	5,073,789	22,236	5,163,701
300,000 to 400,000	13,186	4,358,800	12,825	4,263,053	13,203	4,404,734
400,000 to 500,000	9,782	4,217,975	9,268	4,010,998	9,514	4,133,693
500,000 to 600,000	22,365	11,401,629	20,261	10,355,020	19,561	10,032,587
600,000 to 700,000	5,750	3,636,781	5,719	3,606,429	5,713	3,612,191
700,000 to 800,000	4,517	3,308,158	4,544	3,324,599	4,634	3,398,909
800,000 to 900,000	3,595	2,984,929	3,969	3,300,510	3,934	3,275,681
900,000 to 1,000,000	3,110	2,916,493	3,437	3,232,810	3,445	3,237,614
1,000,000 to 2,000,000	34,345	40,459,439	35,571	42,466,878	35,427	42,559,078
2,000,000 to 3,000,000	12,206	27,787,548	12,741	29,123,248	13,004	29,760,126
3,000,000 to 4,000,000	4,320	14,214,831	4,748	15,662,606	4,985	16,516,203
4,000,000 to 5,000,000	2,533	10,911,812	2,860	12,389,248	2,906	12,621,168
5,000,000 to 6,000,000	5,132	26,200,029	5,397	27,603,444	5,575	28,469,632
6,000,000 to 7,000,000	989	6,256,241	1,117	7,073,814	1,258	7,988,493
7,000,000 to 8,000,000	767	5,608,416	851	6,257,201	864	6,359,500
8,000,000 to 9,000,000	522	4,350,817	622	5,178,424	638	5,333,377
9,000,000 to 10,000,000	353	3,298,890	471	4,442,366	462	4,350,656
10,000,000 to 100,000,000	4,832	97,512,777	5,171	102,423,912	5,337	105,537,616
100,000,000 & Over	398	209,103,419	485	242,464,253	549	272,598,521
Total	110,079,113	637,690,154	69,065,743	663,483,278	70,587,882	702,423,276

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks
As on 30th June, 2025

(Thousand Rupees)

Type of Account*	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	45,986,363	75,441,563	22,102,044	25,708,302	23,228	32,483	815,464	110,856	68,927,099	101,293,206
5,000 to 10,000	64,475	453,974	969,708	7,391,972	4,453	31,815	2,625	18,640	1,041,261	7,896,401
10,000 to 20,000	82,795	1,239,147	25,190	366,568	5,542	50,784	2,322	33,263	113,849	1,689,762
20,000 to 25,000	32,192	716,188	8,286	184,654	1,126	25,192	707	15,819	42,311	941,853
25,000 to 30,000	31,088	832,488	12,163	321,316	972	26,662	548	14,966	44,771	1,195,432
30,000 to 40,000	34,335	1,187,856	9,350	322,207	1,408	48,646	768	26,606	45,861	1,585,315
40,000 to 50,000	22,219	991,881	5,792	258,673	980	43,821	629	28,343	29,620	1,322,718
50,000 to 60,000	17,942	966,520	6,365	339,481	1,006	53,622	469	25,532	25,782	1,385,154
60,000 to 70,000	10,342	667,305	3,149	202,317	535	34,618	358	23,126	14,384	928,266
70,000 to 80,000	36,284	2,717,592	19,774	1,481,806	441	32,961	298	22,321	56,797	4,254,680
80,000 to 90,000	5,514	465,933	1,734	146,625	336	28,419	235	19,966	7,819	660,943
90,000 to 100,000	4,763	452,096	1,570	149,097	323	30,666	241	22,966	6,897	654,826
100,000 to 200,000	47,964	5,756,374	26,349	2,986,340	2,331	298,232	1,542	220,192	78,186	9,261,138
200,000 to 300,000	14,376	3,350,374	6,123	1,400,025	972	226,315	765	186,987	22,236	5,163,701
300,000 to 400,000	8,681	2,899,247	3,384	1,118,100	610	205,471	528	182,916	13,203	4,404,734
400,000 to 500,000	6,191	2,694,516	2,383	1,028,593	573	247,716	307	164,866	9,514	4,133,693
500,000 to 600,000	12,702	6,516,702	5,057	2,584,882	1,502	769,333	300	161,670	19,561	10,032,587
600,000 to 700,000	3,700	2,337,862	1,466	922,870	328	209,921	219	141,539	5,713	3,612,191
700,000 to 800,000	3,097	2,272,413	1,158	845,322	220	162,646	159	118,528	4,634	3,398,909
800,000 to 900,000	2,569	2,140,404	973	807,568	259	215,434	133	112,275	3,934	3,275,681
900,000 to 1,000,000	2,131	2,004,599	903	848,787	280	260,712	131	123,605	3,445	3,237,614
1,000,000 to 2,000,000	22,359	27,141,171	8,884	10,465,142	3,370	3,893,153	814	1,059,612	35,427	42,559,078
2,000,000 to 3,000,000	8,103	18,464,483	3,064	6,988,752	1,527	3,580,469	310	726,422	13,004	29,760,126
3,000,000 to 4,000,000	3,355	11,142,408	1,020	3,349,742	469	1,541,142	141	482,911	4,985	16,516,203
4,000,000 to 5,000,000	1,877	8,368,947	615	2,661,925	311	1,339,647	103	450,649	2,906	12,621,168
5,000,000 to 6,000,000	3,191	16,306,297	1,411	7,187,473	720	3,677,056	253	1,298,807	5,575	28,469,632
6,000,000 to 7,000,000	813	5,156,363	236	1,496,038	137	870,893	72	465,198	1,258	7,988,493
7,000,000 to 8,000,000	557	4,096,396	163	1,195,033	95	700,137	49	365,933	864	6,359,500
8,000,000 to 9,000,000	416	3,479,019	102	845,519	70	582,965	50	425,875	638	5,333,377
9,000,000 to 10,000,000	283	2,669,785	92	858,452	64	602,323	23	220,197	462	4,350,656
10,000,000 to 100,000,000	2,615	46,187,205	1,014	17,065,989	817	14,792,084	891	27,892,139	5,337	105,537,616
100,000,000 & Over	56	13,368,382	10	1,597,920	17	2,397,797	466	255,234,421	549	272,598,521
Total	46,473,348	273,286,401	23,229,532	103,126,494	53,022	37,013,036	831,980	289,997,345	70,587,882	702,423,276

(Notes)

1. Effective March 2025, Easy paisa Bank Lt. has been included in scheduled banks (and, former, Teleser Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Jun-24		Mar-25		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	532,873	137,990,153	490,258	154,778,902	502,480	173,807,773
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	-	-	-	-	2,249	1,368,512
A. Food Items:	-	-	-	-	2,219	1,354,413
1. Wheat	-	-	-	-	53	22,471
2. Rice and Paddy	-	-	-	-	1,123	979,931
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	1,043	352,011
(a) Indigenous	-	-	-	-	1,043	352,011
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	30	14,099
1. Cotton Raw:	-	-	-	-	30	14,099
(a) Indigenous	-	-	-	-	30	14,099
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Jun-24		Mar-25		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	9,168	4,279,988	6,190	3,624,848	5,887	3,507,294
A. Transport Equipment	7,157	3,904,531	4,617	3,333,117	4,412	3,235,268
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	2,011	375,457	1,573	291,731	1,475	272,026
V. Real Estate	108,634	47,504,649	99,665	43,501,566	88,890	40,615,703
A. Land	44,471	9,996,608	44,665	10,485,409	38,240	10,011,446
1. Residential	2,026	1,093,893	3,024	2,105,512	3,443	2,321,801
(a) House	2,017	1,089,748	3,015	2,100,065	3,435	2,317,118
(b) Flat	9	4,144	9	5,448	8	4,683
2. Non-Residential	42,445	8,902,715	41,641	8,379,896	34,797	7,689,645
(a) Commercial	73	63,783	153	106,327	168	103,203
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	21,180	6,557,129	37,225	7,132,802	30,658	6,563,795
(d) Others	21,192	2,281,804	4,263	1,140,768	3,971	1,022,647
B. Buildings:	64,163	37,508,041	55,000	33,016,157	50,650	30,604,257
1. Residential	24,908	19,376,942	32,792	22,073,763	30,821	20,884,116
(a) House	24,747	19,173,024	32,637	21,892,075	30,675	20,711,714
(b) Flat	161	203,918	155	181,687	146	172,402
2. Non-Residential	39,255	18,131,100	22,208	10,942,394	19,829	9,720,142
(a) Commercial	851	518,694	489	325,198	471	345,772
(b) Industrial	-	-	1	2,951	1	2,852
(c) Agriculture	-	-	31	6,147	28	5,317
(d) Others	38,404	17,612,406	21,687	10,608,099	19,329	9,366,201
VI. Fixed Deposits and Insurance Policies	2,871	833,171	4,651	1,158,316	6,719	1,678,904
A. Bank Deposits	2,871	833,171	4,651	1,158,316	6,719	1,678,904
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,786	751,216	4,557	1,013,933	6,633	1,530,442
3. Other Deposits	85	81,955	94	144,382	86	148,462
B. Insurance Policies	-	-	-	-	-	-
VII. Others	398,733	76,244,768	319,639	79,154,971	320,813	85,139,518
A. Other Secured Advances	94,233	29,278,958	104,918	39,792,553	92,481	37,316,353
1. Receivables	-	-	16,566	9,164,148	16,151	8,959,701
2. Employees Benefits	1,678	415,732	2,627	868,489	2,565	1,092,724
3. Others	92,555	28,863,226	85,725	29,759,916	73,765	27,263,928
B. Advances Secured by Guarantee(s)	304,500	46,965,810	214,721	39,362,418	228,332	47,823,165
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	304,500	46,965,810	214,721	39,362,418	228,332	47,823,165
VIII. Unsecured Advances	6,040,468	151,065,338	4,051,208	124,506,768	4,520,041	122,602,846
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	1,816,533	7,147,633	3,215,431	16,939,102	3,727,892	19,423,892
3. Others	4,223,935	143,917,704	835,777	107,567,666	792,149	103,178,955
Total	7,092,747	417,918,067	4,971,611	406,725,371	5,447,079	428,720,551

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 30th June, 2025

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	389,132	134,988,965	113,321	38,808,924	27	9,885	502,480	173,807,773
II. Securities, Shares and Other Financial Instruments:	-	-	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
III. Merchandise	1,997	1,186,743	252	181,769	-	-	2,249	1,368,512
A. Food Items:	1,968	1,172,932	251	181,481	-	-	2,219	1,354,413
1. Wheat	45	18,171	8	4,300	-	-	53	22,471
2. Rice and Paddy	939	825,035	184	154,896	-	-	1,123	979,931
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	984	329,726	59	22,285	-	-	1,043	352,011
(a) Indigenous	984	329,726	59	22,285	-	-	1,043	352,011
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	29	13,811	1	288	-	-	30	14,099
1. Cotton Raw:	29	13,811	1	288	-	-	30	14,099
(a) Indigenous	29	13,811	1	288	-	-	30	14,099
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 30th June, 2025

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,285	3,278,028	602	229,265	-	-	5,887	3,507,294
A. Transport Equipments	4,158	3,061,735	254	173,532	-	-	4,412	3,235,268
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	1,127	216,293	348	55,733	-	-	1,475	272,026
V. Real Estate	77,932	35,185,977	10,958	5,429,726	-	-	88,890	40,615,703
A. Land	35,216	9,224,631	3,024	786,815	-	-	38,240	10,011,446
1. Residential	2,963	2,030,415	480	291,386	-	-	3,443	2,321,801
(a) House	2,955	2,025,732	480	291,386	-	-	3,435	2,317,118
(b) Flat	8	4,683	-	-	-	-	8	4,683
2. Non-Residential	32,253	7,194,216	2,544	495,429	-	-	34,797	7,689,645
(a) Commercial	161	100,871	7	2,332	-	-	168	103,203
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	28,357	6,120,561	2,301	443,234	-	-	30,658	6,563,795
d) Other	3,735	972,785	236	49,863	-	-	3,971	1,022,647
B. Buildings:	42,716	25,961,346	7,934	4,642,911	-	-	50,650	30,604,257
1. Residential	25,955	17,746,370	4,866	3,137,746	-	-	30,821	20,884,116
(a) House	25,848	17,622,450	4,827	3,089,264	-	-	30,675	20,711,714
(b) Flat	107	123,920	39	48,482	-	-	146	172,402
2. Non-Residential	16,761	8,214,976	3,068	1,505,165	-	-	19,829	9,720,142
(a) Commercial	440	316,208	31	29,564	-	-	471	345,772
(b) Industrial	1	2,852	-	-	-	-	1	2,852
(c) Agriculture	26	4,763	2	553	-	-	28	5,317
d) Other	16,294	7,891,153	3,035	1,475,048	-	-	19,329	9,366,201
VI. Fixed Deposits and Insurance Policies	3,981	1,199,496	2,738	479,409	-	-	6,719	1,678,904
A. Bank Deposits	3,981	1,199,496	2,738	479,409	-	-	6,719	1,678,904
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	3,911	1,072,272	2,722	458,170	-	-	6,633	1,530,442
3. Other Deposits	70	127,224	16	21,239	-	-	86	148,462
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	240,262	68,755,651	80,551	16,383,867	-	-	320,813	85,139,518
A. Other Secured Advances	76,588	32,208,490	15,893	5,107,863	-	-	92,481	37,316,353
1. Receivables	14,373	7,998,386	1,778	961,315	-	-	16,151	8,959,701
2. Employees Benefits	2,270	1,039,926	295	52,798	-	-	2,565	1,092,724
3. Others	59,945	23,170,178	13,820	4,093,750	-	-	73,765	27,263,928
B. Advances Secured by Guarantee(s)	163,674	36,547,161	64,658	11,276,004	-	-	228,332	47,823,165
1. Institutional Guarantee(s)	-	-	-	-	-	-	-	-
2. Individual Guarantee(s)	163,674	36,547,161	64,658	11,276,004	-	-	228,332	47,823,165
VIII. Unsecured Advances	3,498,968	95,451,816	1,021,037	27,141,390	36	9,641	4,520,041	122,602,846
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	2,960,290	16,442,456	767,602	2,981,436	-	-	3,727,892	19,423,892
3. Others	538,678	79,009,360	253,435	24,159,955	36	9,641	792,149	103,178,955
Total	4,217,557	340,046,676	1,229,459	88,654,350	63	19,525	5,447,079	428,720,551

Note(s)

1. Effective March 2025, Easy Paisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data, particularly, on number of

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Jun-24		Mar-25		Jun-25 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	7,092,747	417,918,067	4,971,611	406,725,371	5,447,079	428,720,551
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,756,372	314,863,236	1,448,132	311,652,060	1,405,316	328,505,397
A. Agriculture, forestry and fishing	1,393,181	247,695,970	1,169,535	249,014,671	1,119,980	260,283,272
1. Crop and animal production, hunting and related service activities	1,392,463	247,577,755	1,169,264	248,946,019	1,119,726	260,218,344
Growing of Wheat, Rice, Sugar Cane & Cotton	557,356	93,684,297	389,029	82,719,676	356,980	83,798,431
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,477	263,420	817	232,881	785	240,945
Growing of other fruits, vegetables and crops	43,091	5,239,640	82,571	8,594,236	92,529	9,614,508
Raising of livestock and other related activities	748,210	141,407,483	657,892	146,787,835	633,672	155,640,723
Other agricultural support activities	42,329	6,982,916	38,955	10,611,392	35,760	10,923,736
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	3	755
03 - Fishing and aquaculture	718	118,215	271	68,651	251	64,173
B. Mining and quarrying	2	559	2	406	4	788
05 - Mining of coal and lignite	1	500	-	-	1	256
06 - Extraction of crude petroleum and natural gas	1	59	2	406	3	532
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	42,698	5,642,849	37,402	5,240,909	40,002	6,824,777
10 - Manufacture of food products	11,797	994,015	10,193	1,479,548	9,863	1,366,744
11 - Manufacture of beverages	330	60,266	245	52,341	243	52,839
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	3,205	1,554,437	4,674	1,298,281	7,256	2,933,894
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	170	38,688	138	46,009	132	47,355
Manufacture of carpets and rugs	99	16,573	71	17,679	63	15,976
Manufacture of other textiles n.e.c.	2,935	1,499,164	4,465	1,234,594	7,061	2,870,563
14 - Manufacture of wearing apparel	5,847	404,581	5,203	363,716	5,636	418,892
15 - Manufacture of leather and related products	257	46,689	235	49,762	267	50,634

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Jun-24		Mar-25		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	35	5,295	36	7,406	82	11,667
Manufacture of luggage, handbags and the like, saddlery and harness	116	34,934	97	35,104	84	32,017
Manufacture of footwear	106	6,459	102	7,252	101	6,949
a. Leather wear	105	6,459	101	7,252	100	6,949
b. Rubber and Plastic wear	1	-	1	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	255	37,317	250	40,834	292	48,189
17 - Manufacture of paper and paper products	4	1,310	2	765	2	612
18 - Printing and reproduction of recorded media	164	32,030	152	27,444	156	28,548
Printing and other service activities related to printing	164	32,030	152	27,444	156	28,548
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	296	5	466	5	414
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4	216	-	-	-	-
22 - Manufacture of rubber and plastics products	10	6,285	9	5,165	9	4,678
23 - Manufacture of other non-metallic mineral products	195	35,529	144	32,042	159	35,036
24 - Manufacture of basic metals	241	37,207	190	30,961	208	33,644
25 - Manufacture of fabricated metal products, except machinery and equipment	15,151	1,373,455	11,677	871,593	11,025	822,068
26 - Manufacture of computer, electronic and optical products	177	19,822	84	15,095	82	14,151
27 - Manufacture of electrical equipment	9	18,953	7	12,399	6	7,070
28 - Manufacture of machinery and equipment	3	72	3	72	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	10	558	8	464	6	293
31 - Manufacture of furniture	303	45,326	229	39,440	236	38,387
32 - Other manufacturing	4,732	974,486	4,092	920,520	4,548	968,612
Manufacture of jewellery and related articles	54	8,247	48	11,559	55	12,321
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	4	394	2	311	2	187
Manufacture of sports goods	73	19,503	62	19,898	56	16,935
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	214	50,358	170	50,257	171	53,845
Manufacture of Handicrafts	394	40,508	339	40,137	402	48,439
Other manufacturing n.e.c.	3,993	855,476	3,471	798,358	3,862	836,885
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-
Electric power generation, transmission and distribution	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	9,531	3,444,788	8,604	3,233,695	8,307	3,179,023
41 - Construction of buildings	9,531	3,444,788	8,604	3,233,695	8,307	3,179,023
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Jun-24		Mar-25		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	189,499	43,163,248	141,725	40,369,240	144,420	43,897,899
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,211	364,216	1,850	327,201	2,004	355,957
46 - Wholesale trade, except of motor vehicles and motorcycles	31,953	9,631,898	30,408	10,646,148	31,466	11,609,142
47 - Retail trade, except of motor vehicles and motorcycles	155,335	33,167,135	109,467	29,395,891	110,950	31,932,799
H. Transportation and storage	1,862	1,166,374	1,637	1,008,546	1,549	999,957
49 - Land transport and transport via pipelines	1,814	1,160,541	1,614	1,003,917	1,529	996,550
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	48	5,833	23	4,629	20	3,407
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	1,711	252,314	1,578	264,322	1,664	278,035
55 - Accommodation	846	190,144	682	149,949	670	149,843
56 - Food and beverage service activities	865	62,170	896	114,374	994	128,192
J. Information and communication	159	26,434	155	28,710	173	33,152
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	81	12,017	75	11,702	84	14,928
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	75	12,468	71	13,643	72	12,793
62 - Computer programming, consultancy and related activities	3	1,949	9	3,365	17	5,431
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	11	821	9	1,575	9	2,053
L. Professional, scientific and technical activities	1,655	338,939	1,443	388,537	1,384	414,090
69 - Legal and accounting activities	1,320	283,551	1,201	327,859	1,159	354,828
70 - Activities of head offices; management consultancy activities	-	-	-	-	2	1,648
71 - Architectural and engineering activities; technical testing and analysis	148	28,557	110	28,163	109	29,732
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	166	22,132	69	11,242	59	10,637
74 - Other professional, scientific and technical activities	2	1,275	34	11,718	27	9,563
75 - Veterinary activities	19	3,424	29	9,555	28	7,682
M. Administrative and support service activities	54,509	5,490,689	41,418	5,648,151	40,006	5,636,655
77 - Rental and leasing activities	31	5,476	24	4,930	21	5,322
78 - Employment activities	50,635	4,824,589	36,846	4,678,378	34,873	4,428,888
79 - Travel agency, tour operator, reservation service and related activities	35	5,833	31	5,671	29	4,665
80 - Security and investigation activities	2	97	1	0	1	0
81 - Services to buildings and landscape activities	31	5,733	58	11,394	76	14,126
82 - Office administrative, office support and other business support activities	3,775	648,961	4,458	947,777	5,006	1,183,654
N. Education	5,267	610,608	787	190,697	756	183,640
O. Human health and social work activities	18,404	1,694,081	13,333	1,621,303	16,857	1,872,099
86 - Human health activities	320	63,729	270	58,111	285	66,651
87 - Residential care activities	18,084	1,630,351	13,063	1,563,191	16,572	1,805,448
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	747	118,738	425	83,089	395	74,690
Q. Other service activities	37,136	5,216,823	30,079	4,558,209	29,810	4,825,267
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	5,307,158	95,843,615	3,482,077	76,896,589	3,995,513	79,779,180
A. Bank Employees	7,146	5,764,163	7,568	6,908,659	7,808	7,566,904
1) For house building	831	3,542,230	851	4,017,091	856	4,278,445
2) For transport i.e. purchase of car etc.	1,235	997,060	1,303	1,338,506	1,443	1,459,484
3) Other purposes	5,080	1,224,873	5,414	1,553,062	5,509	1,828,975
B. Consumer Financing	5,072,135	69,352,522	3,334,466	58,978,898	3,856,555	63,498,906
1) For house building	129,241	41,252,896	105,190	37,002,236	118,357	40,369,042
2) For transport i.e. purchase of car etc	1,454	1,093,411	1,024	788,063	961	683,162
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	2,192	2,750,383	2,719	2,620,584	2,692	2,392,344
5) Personal loans	4,939,248	24,255,832	3,225,533	18,568,016	3,734,545	20,054,358
C) Other	227,877	20,726,930	140,043	11,009,031	131,150	8,713,369
VII. OTHER	29,217	7,211,216	41,402	18,176,722	46,250	20,435,974
Total	7,092,747	417,918,067	4,971,611	406,725,371	5,447,079	428,720,551

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th June, 2025

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,217,557	340,046,676	1,229,459	88,654,350	63	19,525	5,447,079	428,720,551
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
NPLs and DPLs	-	-	-	-	-	-	-	-
Stock Exchanges & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,079,892	258,691,950	325,373	69,799,072	51	14,375	1,405,316	328,505,397
A. Agriculture, forestry and fishing	864,436	204,121,431	255,497	56,147,991	47	13,849	1,119,980	260,283,272
1. Crop and animal production, hunting and related service activities	864,253	204,072,275	255,426	56,132,220	47	13,849	1,119,726	260,219,344
Growing of Wheat, Rice, Sugar Cane & Cotton	286,612	69,659,922	70,328	14,325,913	40	12,595	356,980	83,798,431
Growing of tropical, subtropical, pome and stone fruits & vegetables	603	189,554	182	51,391	-	-	785	240,945
Growing of other fruits, vegetables and crops	82,232	8,533,989	10,297	1,080,519	-	-	92,529	9,614,508
Raising of livestock and other related activities	464,546	116,595,468	169,119	39,044,001	7	1,254	633,672	155,640,723
Other agricultural support activities	30,260	9,293,341	5,500	1,630,395	-	-	35,760	10,923,736
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
82 - Forestry and logging	3	755	-	-	-	-	3	755
83 - Fishing and aquaculture	180	48,402	71	15,771	-	-	251	64,173
B. Mining and quarrying	4	788	-	-	-	-	4	788
85 - Mining of coal and lignite	1	256	-	-	-	-	1	256
86 - Extraction of crude petroleum and natural gas	3	532	-	-	-	-	3	532
87 - Mining of metal ores	-	-	-	-	-	-	-	-
88-Other mining and quarrying	-	-	-	-	-	-	-	-
89 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	29,005	5,612,214	10,994	1,212,158	3	405	40,002	6,824,777
10 - Manufacture of food products	8,725	1,154,472	1,138	212,272	-	-	9,863	1,366,744
11 - Manufacture of beverages	242	52,542	1	297	-	-	243	52,839
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	5,882	2,483,115	1,371	450,374	3	405	7,256	2,933,894
Preparation and spinning of textile fibres	-	-	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	8	2,212	124	45,143	-	-	132	47,355
Manufacture of carpets and rugs	49	12,930	14	3,046	-	-	63	15,976
Manufacture of other textiles n.e.c.	5,825	2,467,973	1,233	402,185	3	405	7,061	2,870,563
14 - Manufacture of wearing apparel	1,654	181,112	3,982	237,780	-	-	5,636	418,892
15 - Manufacture of leather and related products	222	47,015	45	3,618	-	-	267	50,634

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 30th June, 2025

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	62	10,003	20	1,064	-	-	82	11,067
Manufacture of luggage, handbags and the like, saddlery and harness	80	30,429	4	1,588	-	-	84	32,017
Manufacture of footwear	80	5,983	21	966	-	-	101	6,949
a. Leather wear	79	5,983	21	966	-	-	100	6,949
b. Rubber and Plastic wear	1	-	-	-	-	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	291	48,129	1	60	-	-	292	48,189
17 - Manufacture of paper and paper products	2	612	-	-	-	-	2	612
18 - Printing and reproduction of recorded media	155	28,248	1	300	-	-	156	28,548
Printing and other service activities related to printing	155	28,248	1	300	-	-	156	28,548
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	5	414	-	-	-	-	5	414
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-
22 - Manufacture of rubber and plastic products	9	4,678	-	-	-	-	9	4,678
23 - Manufacture of other non-metallic mineral products	147	33,038	12	1,998	-	-	159	35,036
24 - Manufacture of basic metals	208	33,644	-	-	-	-	208	33,644
25 - Manufacture of fabricated metal products, except machinery and equipment	8,416	642,404	2,609	179,064	-	-	11,025	822,068
26 - Manufacture of computer, electronic and optical products	60	11,318	22	2,833	-	-	82	14,151
27 - Manufacture of electrical equipment	6	7,070	-	-	-	-	6	7,070
28 - Manufacture of machinery and equipment	3	72	-	-	-	-	3	72
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30 - Manufacture of other transport equipment	5	253	1	40	-	-	6	293
31 - Manufacture of furniture	226	37,673	10	714	-	-	236	38,387
32 - Other manufacturing	2,747	846,404	1,801	122,209	-	-	4,548	968,612
Manufacture of jewellery and related articles	50	11,794	5	527	-	-	55	12,321
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	2	187	-	-	-	-	2	187
Manufacture of sports goods	51	16,786	5	149	-	-	56	16,935
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	154	51,146	17	2,609	-	-	171	53,845
Manufacture of Handicrafts	116	20,407	286	28,033	-	-	402	48,439
Other manufacturing n.e.c.	2,374	746,084	1,488	90,801	-	-	3,862	836,885
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-
Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	-	-
f) Other	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	7,106	2,685,814	1,201	493,209	-	-	8,307	3,179,023
41 - Construction of buildings	7,106	2,685,814	1,201	493,209	-	-	8,307	3,179,023
42 - Civil engineering	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks As on 30th June, 2025

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	115,161	35,518,872	29,259	8,379,027	-	-	144,420	43,897,899
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,996	353,484	8	2,473	-	-	2,004	355,957
46 - Wholesale trade, except of motor vehicles and motorcycles	25,485	9,171,752	5,981	2,437,391	-	-	31,466	11,609,142
47 - Retail trade, except of motor vehicles and motorcycles	87,680	25,993,635	23,270	5,939,163	-	-	110,950	31,932,799
H. Transportation and storage	1,527	991,904	22	8,053	-	-	1,549	999,957
49 - Land transport and transport via pipelines	1,511	989,073	18	7,477	-	-	1,529	996,550
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	16	2,831	4	576	-	-	20	3,407
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	1,553	267,345	111	10,690	-	-	1,664	278,035
55 - Accommodation	647	145,476	23	4,367	-	-	670	149,843
56-Food and beverage service activities	906	121,869	88	6,323	-	-	994	128,192
J. Information and communication	169	31,024	4	2,128	-	-	173	33,152
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	83	14,679	1	249	-	-	84	14,928
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	72	12,793	-	-	-	-	72	12,793
62 - Computer programming, consultancy and related activities	14	3,552	3	1,879	-	-	17	5,431
63 - Information service activities	-	-	-	-	-	-	-	-
K. Real estate activities	8	2,034	1	19	-	-	9	2,053
L. Professional, scientific and technical activities	1,217	367,309	167	46,781	-	-	1,384	414,090
69 - Legal and accounting activities	1,025	318,550	134	36,278	-	-	1,159	354,828
70 - Activities of head offices; management consultancy activities	1	600	1	1,040	-	-	2	1,648
71 - Architectural and engineering activities; technical testing and analysis	99	24,216	10	5,516	-	-	109	29,732
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	44	8,328	15	2,309	-	-	59	10,637
74 - Other professional, scientific and technical activities	23	8,368	4	1,195	-	-	27	9,563
75 - Veterinary activities	25	7,247	3	435	-	-	28	7,682
M. Administrative and support service activities	31,937	4,749,624	8,668	886,900	1	121	40,606	5,636,655
77 - Rental and leasing activities	14	3,424	7	1,898	-	-	21	5,322
78 - Employment activities	27,706	3,731,450	7,166	697,317	1	121	34,873	4,428,888
79 - Travel agency, tour operator, reservation service and related activities	27	4,491	2	174	-	-	29	4,665
80 - Security and investigation activities	1	0	-	-	-	-	1	0
81. Services to buildings and landscape activities	67	13,034	9	1,092	-	-	76	14,126
82 - Office administrative, office support and other business support activities	4,122	997,235	884	186,420	-	-	5,006	1,183,654
N. Education	568	130,995	188	52,645	-	-	756	183,640
O. Human health and social work activities	5,571	1,188,518	11,286	683,581	-	-	16,857	1,872,099
86 - Human health activities	233	54,550	52	12,101	-	-	285	66,651
87 - Residential care activities	5,338	1,133,968	11,234	671,480	-	-	16,572	1,805,448
88. Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	254	57,806	141	16,884	-	-	395	74,690
Q. Other service activities	21,376	2,966,262	8,434	1,859,005	-	-	29,810	4,825,267
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-
VI. PERSONAL	3,098,585	64,251,153	896,928	15,528,026	-	-	3,995,513	79,779,180
A. Bank - Employees	7,027	6,955,616	781	611,288	-	-	7,808	7,566,904
1) For house building	774	3,978,536	82	299,909	-	-	856	4,278,445
2) For transport i.e. purchase of car etc.	1,359	1,346,948	84	112,536	-	-	1,443	1,459,484
3) Other purposes	4,894	1,630,132	615	198,843	-	-	5,509	1,828,975
B. Consumer Financing	3,062,984	52,593,877	793,571	10,905,029	-	-	3,856,555	63,498,906
1) For house building	94,087	32,681,716	24,270	7,687,326	-	-	118,357	40,369,042
2) For transport i.e. purchase of car etc	936	660,150	25	23,012	-	-	961	683,162
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	2,586	2,305,244	106	87,100	-	-	2,692	2,392,344
5) Personal loans	2,965,375	16,946,767	769,170	3,107,591	-	-	3,734,545	20,054,358
C) Other	28,574	4,701,660	102,576	4,011,710	-	-	131,150	8,713,369
VII. OTHER	39,080	17,103,572	7,158	3,327,252	12	5,150	46,250	20,435,974
Total	4,217,557	340,846,676	1,229,459	88,654,350	63	19,525	5,447,079	428,720,551

Note(s)

1. Effective March 2025, Easyplus Bank Lt. has been included in scheduled banks (and, former, Teleser Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.9 Advances Classified by Rate of Interest/Return

Microfinance Banks

(Thousand Rupees)

Rate of Interest	Jun-24	Mar-25	Jun-25 P
0.00	39,115,473	22,605,253	27,606,532
1.00	-	-	-
2.00	-	-	-
3.00	415,732	430,301	448,281
4.00	332,064	1,317,604	2,758,434
5.00	14,119,882	13,867,990	12,920,666
6.00	-	-	-
7.00	27,400	24,489	18,587
8.00	108,593	152,266	191,737
9.00	-	132,889	187,018
10.00	106,778	118,030	288,991
11.00	313	90,825	78,720
12.00	13,060	69,625	59,246
13.00	49,290	5,298	14,749
14.00	5,494	10,719	21,032
15.00	88,653	120,157	128,353
16.00	46,224	155,411	205,097
17.00	14,122	81,912	88,687
18.00	198,336	114,119	96,463
19.00	194,643	207,755	175,109
20.00	832,255	534,977	550,017
21.00	1,130,991	822,683	704,850
22.00	1,918,604	1,177,699	980,024
23.00	2,608,844	1,842,204	1,602,682
24.00	2,334,264	1,176,477	891,538
25.00	3,604,957	2,153,567	2,272,939
26.00	3,240,282	1,727,976	1,368,982
27.00	2,923,473	1,966,544	1,653,751
28.00	3,973,797	2,010,721	2,154,238
29.00	5,273,697	2,936,930	2,288,435
30.00	5,292,738	5,944,567	3,352,618
31.00	6,496,240	7,185,064	6,174,588
32.00	12,993,536	15,831,554	17,537,921
33.00	12,617,914	18,102,961	25,392,412
34.00	12,300,589	7,501,874	9,088,903
35.00	14,170,454	7,266,616	9,027,494
36.00	20,747,975	10,854,083	11,354,521
37.00	38,289,564	33,040,080	39,669,936
38.00	22,116,373	29,940,040	32,085,139
39.00	46,304,569	25,302,557	27,412,365
40.00	32,735,299	68,500,127	68,563,957
41.00	13,179,993	27,998,132	21,418,790
42.00	27,876,228	34,507,924	39,766,843
43.00	13,918,802	17,295,253	12,989,965
44.00	5,065,267	944,187	4,132,040
45.00	2,065,693	723,807	1,079,761
46.00	1,928,233	1,563,860	420,082
47.00	3,525,683	1,282,486	534,568
48.00	1,084,807	348,050	282,404
49.00	3,864,214	5,013,414	5,226,527
50.00 & above	38,666,674	31,724,313	33,454,559
Total	417,918,067	406,725,371	428,720,551

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

8.9.1 Advances Classified by Rate of Interest/Return and Gender

Microfinance Banks As on 30th June, 2025

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	23,350,318	4,255,613	600	27,606,532
1.00	-	-	-	-
2.00	-	-	-	-
3.00	398,797	49,484	-	448,281
4.00	2,342,324	416,110	-	2,758,434
5.00	11,107,201	1,813,465	-	12,920,666
6.00	-	-	-	-
7.00	15,290	3,297	-	18,587
8.00	188,792	2,945	-	191,737
9.00	179,331	7,687	-	187,018
10.00	270,934	18,057	-	288,991
11.00	69,868	8,772	80	78,720
12.00	54,698	4,549	-	59,246
13.00	11,123	3,626	-	14,749
14.00	18,857	2,175	-	21,032
15.00	117,312	11,041	-	128,353
16.00	183,202	21,895	-	205,097
17.00	79,623	9,063	-	88,687
18.00	88,514	7,949	-	96,463
19.00	136,319	38,790	-	175,109
20.00	498,992	51,024	-	550,017
21.00	572,613	132,238	-	704,850
22.00	842,947	137,077	-	980,024
23.00	1,366,867	235,815	-	1,602,682
24.00	759,624	131,914	-	891,538
25.00	1,953,859	319,081	-	2,272,939
26.00	1,216,773	152,209	-	1,368,982
27.00	1,417,840	235,911	-	1,653,751
28.00	1,734,005	420,233	-	2,154,238
29.00	2,108,483	179,952	-	2,288,435
30.00	2,913,669	438,949	-	3,352,618
31.00	5,327,731	846,857	-	6,174,588
32.00	13,804,472	3,732,093	1,356	17,537,921
33.00	20,622,635	4,766,752	3,025	25,392,412
34.00	7,857,303	1,231,600	-	9,088,903
35.00	7,409,425	1,617,309	760	9,027,494
36.00	7,000,065	4,352,649	1,807	11,354,521
37.00	31,879,146	7,790,465	325	39,669,936
38.00	27,405,908	4,678,674	556	32,085,139
39.00	18,189,512	9,222,852	-	27,412,365
40.00	54,087,737	14,476,220	-	68,563,957
41.00	17,269,402	4,148,606	782	21,418,790
42.00	30,925,866	8,834,883	6,094	39,766,843
43.00	9,879,163	3,108,944	1,858	12,989,965
44.00	3,602,603	528,274	1,162	4,132,040
45.00	853,605	226,156	-	1,079,761
46.00	369,058	51,024	-	420,082
47.00	461,947	72,450	171	534,568
48.00	223,069	59,335	-	282,404
49.00	667,241	4,558,458	829	5,226,527
50.00 & above	28,212,611	5,241,827	121	33,454,559
Total	340,046,676	88,654,350	19,525	428,720,551

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

8.10 Province/Region wise Advances by borrowers

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-24			Mar-25			Jun-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	220,884	93,980	314,863	214,396	97,256	311,652	217,640	113,622	331,262
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	37,879	57,964	95,844	34,105	42,791	76,897	34,556	45,223	79,779
	Others	4,856	2,355	7,211	11,623	6,553	18,177	10,146	10,354	20,500
	Total	263,619	154,299	417,918	260,125	146,600	406,725	262,342	169,199	431,541
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	158,757	59,236	217,993	149,178	59,425	208,603	148,966	62,575	211,541
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	16,497	21,317	37,814	14,544	12,435	26,979	14,868	12,590	27,458
	Others	2,764	985	3,749	7,517	2,623	10,140	6,237	3,174	9,411
	Total	178,017	81,538	259,555	171,239	74,483	245,722	170,071	78,340	248,410
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	47,097	19,422	66,519	50,330	19,128	69,459	52,324	19,787	72,112
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	14,790	15,289	30,080	12,856	6,546	19,402	12,898	6,805	19,703
	Others	1,847	617	2,464	3,548	1,569	5,116	3,382	1,325	4,707
	Total	63,734	35,329	99,063	66,734	27,243	93,977	68,605	27,917	96,522
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	10,159	8,620	18,779	9,800	8,658	18,459	10,803	8,333	19,136
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,590	1,657	4,247	2,802	1,361	4,163	2,938	1,430	4,368
	Others	99	509	608	246	1,257	1,504	238	1,125	1,363
	Total	12,847	10,786	23,633	12,848	11,277	24,126	13,979	10,888	24,867
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,137	328	2,465	2,360	373	2,732	2,510	390	2,900
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,186	592	2,778	2,183	718	2,901	2,160	749	2,909
	Others	113	35	148	217	30	247	226	13	239
	Total	4,435	955	5,390	4,759	1,121	5,881	4,896	1,152	6,049
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,551	1,551	-	4,592	4,592	-	17,145	17,145
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	17,976	17,976	-	20,817	20,817	-	22,773	22,773
	Others	-	158	158	-	864	864	-	4,494	4,494
	Total	-	19,685	19,685	-	26,273	26,273	-	44,411	44,411

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Jun-24			Mar-25			Jun-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,623	2,075	4,698	2,624	2,048	4,673	2,979	2,094	5,073
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,721	359	2,080	1,624	336	1,960	1,589	323	1,912
	Others	26	10	36	53	23	76	62	43	105
	Total	4,370	2,444	6,814	4,301	2,407	6,708	4,630	2,460	7,090
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	112	2,748	2,859	104	3,032	3,135	58	3,297	3,355
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	96	773	869	97	578	674	104	553	657
	Others	9	41	49	43	187	230	-	181	181
	Total	216	3,562	3,778	243	3,796	4,039	161	4,031	4,193

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Jun-24		Mar-25		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,536,528	5,743,330	1,160,845	4,828,184	1,154,488	4,488,536
5,000 to 10,000	2,276,816	12,504,855	2,107,749	12,048,848	2,625,223	14,058,490
10,000 to 20,000	220,492	3,028,065	45,276	673,699	44,973	675,712
20,000 to 25,000	43,738	975,365	23,159	523,565	24,275	547,415
25,000 to 30,000	41,710	1,156,492	27,463	760,062	26,475	728,445
30,000 to 40,000	95,333	3,316,193	68,577	2,391,191	61,379	2,138,730
40,000 to 50,000	113,798	5,075,091	75,449	3,366,387	68,577	3,058,079
50,000 to 60,000	132,262	7,058,607	89,318	4,753,820	82,358	4,404,479
60,000 to 70,000	117,508	7,462,191	88,929	5,625,518	86,261	5,464,838
70,000 to 80,000	125,521	9,293,349	84,033	6,217,644	80,042	5,932,486
80,000 to 90,000	86,000	7,212,137	63,366	5,311,670	57,005	4,782,464
90,000 to 100,000	97,144	9,246,844	65,378	6,219,162	60,221	5,725,375
100,000 to 200,000	630,411	87,208,157	474,714	66,917,102	441,331	62,508,743
200,000 to 300,000	266,805	61,448,427	252,236	58,520,966	258,183	60,133,691
300,000 to 400,000	98,283	33,525,588	106,084	36,144,109	112,421	38,295,421
400,000 to 500,000	57,360	25,630,512	60,408	26,970,891	65,848	29,389,492
500,000 to 600,000	39,015	20,978,945	42,223	22,795,755	45,744	24,717,995
600,000 to 700,000	25,145	16,245,176	28,694	18,518,434	32,244	20,815,527
700,000 to 800,000	19,189	14,323,620	23,039	17,177,715	24,793	18,478,082
800,000 to 900,000	16,100	13,613,994	18,227	15,445,511	19,756	16,725,909
900,000 to 1,000,000	16,486	15,679,237	18,647	17,754,258	20,157	19,196,135
1,000,000 to 2,000,000	32,563	44,028,536	41,002	54,302,196	46,605	61,797,421
2,000,000 & Over	108,495	37,313,876	6,795	19,458,684	8,720	24,657,085
Total	7,196,702	442,068,588	4,971,611	406,725,371	5,447,079	428,720,551

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.11.1 Advances Classified by Size of Accounts and Gender

Microfinance Banks As on 30th June, 2025

(Thousand Rupees)

Size of Account* (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	377,247	1,567,097	777,241	2,921,438	-	-	1,154,488	4,488,536
5,000 to 10,000	2,615,005	13,982,220	10,218	76,269	-	-	2,625,223	14,058,490
10,000 to 20,000	17,323	256,483	27,650	419,229	-	-	44,973	675,712
20,000 to 25,000	8,467	189,439	15,808	357,976	-	-	24,275	547,415
25,000 to 30,000	10,609	293,655	15,866	434,790	-	-	26,475	728,445
30,000 to 40,000	28,078	979,589	33,301	1,159,141	-	-	61,379	2,138,730
40,000 to 50,000	41,042	1,840,497	27,535	1,217,582	-	-	68,577	3,058,079
50,000 to 60,000	59,548	3,190,201	22,810	1,214,278	-	-	82,358	4,404,479
60,000 to 70,000	66,899	4,237,675	19,360	1,227,038	2	125	86,261	5,464,838
70,000 to 80,000	64,013	4,743,810	16,028	1,188,597	1	80	80,042	5,932,486
80,000 to 90,000	45,634	3,828,835	11,368	953,384	3	245	57,005	4,782,464
90,000 to 100,000	48,497	4,612,586	11,723	1,112,690	1	99	60,221	5,725,375
100,000 to 200,000	339,998	47,987,450	101,316	14,518,545	17	2,749	441,331	62,508,743
200,000 to 300,000	190,339	44,608,296	67,826	15,521,369	18	4,026	258,183	60,133,691
300,000 to 400,000	89,637	30,563,198	22,776	7,729,578	8	2,646	112,421	38,295,421
400,000 to 500,000	53,077	23,693,915	12,766	5,693,370	5	2,207	65,848	29,389,492
500,000 to 600,000	37,201	20,098,481	8,542	4,618,947	1	566	45,744	24,717,995
600,000 to 700,000	26,137	16,874,935	6,107	3,940,592	-	-	32,244	20,815,527
700,000 to 800,000	20,342	15,164,245	4,450	3,313,041	1	796	24,793	18,478,082
800,000 to 900,000	16,196	13,713,809	3,556	3,008,770	4	3,330	19,756	16,725,909
900,000 to 1,000,000	16,485	15,695,037	3,672	3,501,097	-	-	20,157	19,196,135
1,000,000 to 2,000,000	38,554	51,149,075	8,049	10,645,689	2	2,657	46,605	61,797,421
2,000,000 & Over	7,229	20,776,146	1,491	3,880,940	-	-	8,720	24,657,085
Total	4,217,557	340,046,676	1,229,459	88,654,350	63	19,525	5,447,079	428,720,551

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Jun-24			Mar-25			Jun-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	188,656,708	197,041,909	192,451,683	185,107,247	188,090,515	188,099,069	205,957,558	207,980,366	210,104,713
1) Treasury Bills	103,173,435	110,541,131	104,592,980	103,417,052	105,632,814	104,702,773	126,371,933	130,026,205	127,536,071
2) Pakistan Investment Bonds (PIBs)	85,483,272	86,500,778	87,858,703	81,690,195	82,457,701	83,396,296	79,585,625	77,954,161	82,568,642
a. Fixed Rate	26,638,622	27,365,778	27,252,454	36,069,342	36,661,712	37,060,863	39,890,496	37,937,461	42,195,501
b. Floating Rate	58,844,650	59,135,000	60,606,248	45,620,853	45,795,989	46,335,433	39,695,129	40,016,700	40,373,141
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	606,181	606,262	606,181	155,918	155,919	155,918	212,036	262,106	212,036
IX. MUTUAL FUNDS	164,238	164,238	164,238	-	-	-	-	-	-
X. OTHERS	40,000	40,000	40,848	183,333	183,333	183,333	166,667	166,667	166,667
XI. Islamic Banking Products - Investments	4,645,251	4,675,852	4,664,576	6,873,076	6,900,864	7,072,379	5,772,091	5,800,000	5,829,394
a. Government Islamic Securities	4,615,648	4,615,888	4,634,973	6,853,889	6,840,900	7,053,192	5,772,091	5,800,000	5,829,394
1. GOP Ijara Sukuk	4,615,648	4,615,888	4,634,973	6,853,889	6,840,900	7,053,192	5,772,091	5,800,000	5,829,394
a. Variable Rental Rate (VRR)	299,760	300,000	319,085	5,350,975	5,340,900	5,469,669	5,772,091	5,800,000	5,829,394
b. Fixed Rental Rate (FRR)	4,315,888	4,315,888	4,315,888	1,502,914	1,500,000	1,583,523	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	29,603	59,964	29,603	19,187	59,964	19,187	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	29,603	59,964	29,603	19,187	59,964	19,187	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	194,112,378	202,528,261	197,927,526	192,319,574	195,330,631	195,510,699	212,108,352	214,209,139	216,312,810

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication