

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Jun-24 R	Mar-25 R	Jun-25 P
Assets	2,438,263,386	1,525,414,269	1,418,259,359
I. Currency and Deposits	10,161,455	9,709,681	9,474,475
1. Currency	13,026	11,816	10,882
2. Transferable Deposits	5,201,704	4,828,941	3,996,111
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	4,946,725	4,868,924	5,467,482
II. Securities(other than shares)	2,147,386,747	1,231,576,256	1,124,698,086
1. Short-term	780,341,908	37,924,555	27,243,425
2. Long-term	1,367,044,839	1,193,651,701	1,097,454,661
III. Loans extended (Advances)¹	188,852,642	188,555,014	201,779,654
1. Short-term	48,709,621	50,138,977	59,581,006
A) Money at call	-	100,123	110,035
B) Reverse Repo	2,389,338	4,235,300	723,273
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	46,320,283	45,803,554	58,747,698
2. Long-term	140,143,021	138,416,037	142,198,648
IV. Shares and other equity	18,312,829	25,099,279	23,016,268
1. Quoted	10,890,138	12,775,712	13,525,201
2. Non quoted	7,364,461	10,248,630	9,432,837
3. Investment fund shares	58,230	2,074,937	58,230
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	62,108,041	57,486,771	45,990,123
1. Trade credit and advances	-	-	-
2. Others	62,108,041	57,486,771	45,990,123
A) Dividends receivable resident sector	3,250	3,818,458	-
B) Settlement accounts resident sector	1,307,762	661,370	607,214
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	60,797,029	53,006,943	45,382,909
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	11,441,672	12,987,268	13,300,753
1. Produced assets	11,246,428	12,735,973	13,053,192
A) Tangible fixed assets	10,949,559	12,348,699	12,619,898
a) Dwellings	4,311,641	5,653,203	5,630,656
i) Building on freehold land	473,473	695,854	672,733
ii) Building on leasehold land	3,838,168	4,957,349	4,957,923
b) Other buildings and structures	2,486,431	2,485,129	2,607,985
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,449,680	2,448,378	2,571,234
c) Machinery and equipment	2,450,908	2,434,582	2,561,954
i) Transport equipment	1,484,636	1,420,883	1,429,581
ii) Furniture & Fixtures	345,168	326,864	368,444
iii) Office equipment	513,298	574,170	664,535
iv) Other machinery & equipment	107,807	112,665	99,394
d) Other tangible fixed assets n.e.s	1,700,578	1,775,785	1,819,303
B) Intangible fixed assets	296,870	387,274	433,294
a) Computer software	296,870	387,274	433,294
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work-in-progress	45,545	101,596	97,862

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Jun-24 R	Mar-25 R	Jun-25 P
Liabilities	2,438,263,386	1,525,414,269	1,418,259,359
I. Deposits²	60,551,131	56,857,327	49,989,734
1. Transferable Deposits	3,943,515	5,159,149	4,884,928
2. Restricted/ compulsory deposits	79,787	180,413	185,278
3. Other deposits	56,527,829	51,517,765	44,919,528
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,193,465,694	1,241,722,049	1,133,792,299
1. Short-term	2,091,394,318	760,432,096	740,218,232
A) Money at call	96,292,942	69,975,450	46,068,296
B) Repurchase agreements (Repo)	1,883,923,750	223,681,822	457,736,746
C) Other short-term borrowings	111,177,625	466,774,824	236,413,190
2. Long-term borrowings	102,071,376	481,289,953	393,574,067
IV. Financial Derivatives	-	-	-
V. Other accounts payable	50,191,157	61,535,686	55,139,080
1. Provision for losses	19,491,294	21,460,020	21,611,408
A) Provision for loan losses-Specific	14,687,390	14,642,350	14,751,334
B) Provision for loan losses-General	2,892,491	5,483,769	4,439,106
C) Provision for other losses	1,911,413	1,333,901	2,420,968
2. Accumulated Depreciation	2,313,533	2,438,058	2,526,576
3. Other accounts payable to other resident Sectors	28,386,330	36,587,608	31,001,096
A) Dividends payable	-	750,000	-
B) Settlement accounts	2,533,301	4,293,239	4,474,431
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	25,853,029	31,544,369	26,526,665
a) Suspense account	8,013,768	8,641,232	8,593,441
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	(1,688,817)	663,534	877,309
d) Accrued wages	100,723	336,451	530,577
e) Accrued rent	-	-	-
f) Accrued taxes	8,028,796	8,099,125	8,581,511
g) Other miscellaneous liability items	11,398,559	13,804,027	7,943,827
4. Other non- resident accounts payable	-	1,050,000	-
A) Dividends payable non-residents	-	1,050,000	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	134,055,404	165,299,207	179,338,246
1. Quoted	-	-	-
2. Non quoted	78,442,968	78,558,408	79,559,087
3. Investment fund shares	-	-	-
4. Retained earnings	21,042,493	33,513,358	33,673,669
5. Current year result	386,700	8,262,303	15,098,956
6. General and special reserve	25,640,940	29,213,681	29,647,127
7. Valuation adjustments	8,542,303	15,751,457	21,359,407
IX. Contingencies and Commitments³	228,431,904	108,386,599	153,838,253
1. Guarantees	12,741,268	17,878,691	21,487,875
2. Commitments	215,158,047	86,795,547	127,893,382
A) Letter of Credit	4,701,882	6,164,728	2,952,666
B) Forward government Securities Transactions	3,807,193	45,778,087	74,126,907
C) Forward lending	6,998,197	4,047,590	6,916,276
D) Commitments for acquisition of :	30,157	205,637	193,012
i. Fixed assets	766	82,838	58,433
ii. Intangible assets	29,391	122,799	134,579
E) Other commitments	199,590,461	34,647,095	43,704,521
3. Other contingent liabilities	532,589	3,712,361	4,456,996

Notes:

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

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

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

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
A. Mark-Up/Return/Interest Earned	120,786,999	54,747,101	45,276,477
1. Loans and advances	7,567,055	4,726,464	5,626,993
2. Investments	112,145,085	49,365,578	38,800,441
3. Lendings to financial institutions	907,237	535,295	709,719
4. Balances with banks	167,621	119,764	139,324
5. Income from inter-office lending	-	-	-
6. Other	-	-	-
B. Mark-Up/Return/Interest Expensed	124,601,831	42,431,686	36,799,822
1. Deposits	2,917,783	3,168,798	679,827
2. Borrowings	121,661,658	39,223,673	36,059,876
3. Subordinated debt	-	9,430	15,307
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	22,390	30,198	43,512
6. Expense on inter-office borrowing	-	-	-
7. Other	-	(413)	1,300
I. Net Mark-UP/Return/Interest Income (A - B)	(3,814,832)	12,315,415	8,476,655
C. Non Mark-UP/Return/Interest Income	6,534,481	3,289,366	6,781,287
1. Fee & Commission Income	171,020	133,260	293,061
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	12,249	-	25,061
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	52,493	67,248	44,112
v. Investment banking fee	79,818	20,164	83,418
vi. Commission on trade	143	-	-
vii. Commission on guarantees	26,317	19,670	81,123
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	26,178	59,347
xiv. Other Commission	-	-	-
2. Dividend Income	4,174,109	4,375,519	4,311,462
3. Foreign exchange income	5,168	31,027	64,036
4. Income from derivatives	-	-	-
5. Gain on securities	2,036,487	(941,899)	1,984,861
i. Realised	1,995,671	(965,963)	884,967
ii. Unrealised - held for trading	40,816	24,064	1,099,894
6. Other Income	147,697	(308,541)	127,867
i. Rent on property	112,378	101,173	143,087
ii. Gain on sale of fixed assets-net	(855)	5,649	5,914
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	36,174	(415,363)	(21,134)
II. Total Income (I + C)	2,719,649	15,604,781	15,257,942

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
D. Non Mark-UP/Return/Interest Expenses	1,957,713	2,567,876	2,863,114
1. Operating expenses	1,907,164	2,341,205	2,594,233
i. Total compensation expense	1,187,777	1,486,278	1,622,012
ii. Property expense	251,553	259,459	293,974
a. Rent and taxes	23,201	15,511	24,453
b. Insurance	8,441	8,465	13,927
c. Utilities cost	44,642	24,068	34,527
d. Lease rental	-	-	-
e. Fuel expense generators	2,046	1,479	1,778
f. Security (including guards)	9,215	8,671	9,590
g. Repair and maintenance (including janitorial charges)	52,532	79,335	82,024
h. Depreciation on right-of-use assets	83,023	84,180	78,554
i. Depreciation	28,454	37,750	49,121
iii. Information technology expenses	44,823	82,951	92,200
iv. Other operating expenses	423,010	512,517	586,047
2. Workers welfare fund	22,953	183,507	237,136
3. Other charges	27,596	43,164	31,745
i. Penalties imposed by State Bank of Pakistan	5,126	-	174
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	22,470	43,164	31,571
III. Profit before provisions (II - D)	761,936	13,036,905	12,394,828
E. Provisions / (reversals) and write offs - net	(504,724)	161,979	142,777
1. (Reversals) / provisions against balance with Banks	(458)	6,298	(6,586)
2. (Reversals) / provisions for diminution in value of investments	(217,033)	(11,185)	77,378
3. (Reversals) / provisions against loans & advances	(366,030)	121,943	291,924
4. (Reversals) / provisions against off balance sheet items	66,979	44,933	(159,038)
5. Reversals against other assets	11,818	(10)	(60,901)
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	(59,863)	-	-
IV. Profit Before Taxation (III - E - F)	1,326,523	12,874,926	12,252,051
G. Taxation	50,854	4,104,620	3,823,580
1. Current	2,532,931	3,226,148	2,627,215
2. Prior	-	-	-
3. Deferred	(2,482,077)	878,472	1,196,365
V. Profit After Taxation (IV - G)	1,275,669	8,770,306	8,428,471
Notes on Human Resources			
Number of Employees*	952	977	980
1. Permanent	810	852	853
a. Male	690	713	708
b. Female	120	139	145
2. Contractual	142	125	127
a. Male	122	107	109
b. Female	20	18	18

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

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(Thousand Rupees)

Type of Account	Jun-24 R		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	1	25,000	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	883	58,083,951	977	54,525,288	803	48,271,878
1) Less Than Three Months	381	9,258,824	314	9,064,497	333	15,275,021
2) For Three Months and Over but Less Than Six Months	117	11,405,777	191	8,035,971	123	13,389,646
3) For Six Months and Over but Less Than One Year	92	5,413,361	118	18,067,465	75	4,642,063
4) For One Year & Over but Less Than Two Years	286	32,001,554	341	19,012,155	258	14,534,448
5) For Two Years & Over but Less Than Three Years	7	140	10	200	10	200
6) For Three Years & Over but Less Than Four Years	-	-	1	45,000	2	130,500
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	2	300,000	2	300,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	884	58,108,951	977	54,525,288	803	48,271,878

9.3.1 Deposits Distributed by Type of Accounts and Gender

Development Finance Institutions
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	-	-	-	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-	-	-	-
V. Fixed or Term Deposits	132	1,300,441	78	376,539	179	779,200	414	45,815,698	803	48,271,878
1) Less Than Three Months	81	524,310	46	161,804	107	350,074	99	14,238,833	333	15,275,021
2) For Three Months and Over but Less Than Six Months	19	215,686	9	64,838	8	136,600	87	12,972,522	123	13,389,646
3) For Six Months and Over but Less Than One Year	8	35,274	8	12,059	8	34,351	51	4,560,379	75	4,642,063
4) For One Year & Over but Less Than Two Years	14	524,971	15	137,838	56	258,175	173	13,613,464	258	14,534,448
5) For Two Years & Over but Less Than Three Years	10	200	-	-	-	-	-	-	10	200
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	2	130,500	2	130,500
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	-	-	-	-
8) For Five Years and Over but Less Than Ten Years	-	-	-	-	-	-	2	300,000	2	300,000
9) For ten years and over	-	-	-	-	-	-	-	-	-	-
Total	132	1,300,441	78	376,539	179	779,200	414	45,815,698	803	48,271,878

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Jun-24	Mar-25	Jun-25 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	1,699,842	2,013,124	-	-	-	-
1) Official	1,699,842	2,013,124	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	56,409,109	52,512,164	-	-	-	-
I. GOVERNMENT	23,388,810	9,963,498	-	-	-	-
A. Federal Government	22,817,039	9,173,395	-	-	-	-
B. Provincial Governments	571,771	790,103	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	10,236,669	5,165,000	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	5,500,000	-	-	-	-	-
Transport, storage and communications	3,900,000	4,665,000	-	-	-	-
Manufacturing	836,669	500,000	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	1,868,397	14,447,013	-	-	-	-
Mutual Funds and AMCs	150,000	11,700,001	-	-	-	-
Insurance & Pension Funds	-	500,000	-	-	-	-
MFIs and DFIs	102,331	104,210	-	-	-	-
Stock Exchange & Brokerage Houses	717,966	861,952	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	898,100	1,280,850	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	15,423,644	15,981,804	-	-	-	-
A. Agriculture, forestry and fishing	-	25,742	-	-	-	-
1. Crop and animal production, hunting and related service activities	-	25,742	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	25,742	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	4,927,702	4,503,056	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	118,056	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	4,927,702	4,385,000	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	5,661,673	5,878,186	-	-	-	-
10 - Manufacture of food products	702,984	190,030	-	-	-	-
11 - Manufacture of beverages	100,600	600,600	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	793,102	1,191,517	-	-	-	-
Preparation and spinning of textile fibres	-	103,125	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	693,102	980,070	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	100,000	108,322	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	26,400	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Jun-25 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
2,068,818	-	-	-	-	-	-	-	2,068,818	2,068,818
2,068,818	-	-	-	-	-	-	-	2,068,818	2,068,818
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
26,595,849	4,642,063	14,534,448	200	130,500	-	300,000	-	46,203,060	46,203,060
475,424	498,682	3,442,356	-	-	-	-	-	4,416,462	4,416,462
46,649	200,000	3,442,356	-	-	-	-	-	3,689,005	3,689,005
428,775	298,682	-	-	-	-	-	-	727,457	727,457
-	-	-	-	-	-	-	-	-	-
-	1,850,000	2,515,000	-	-	-	-	-	4,365,000	4,365,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	1,850,000	2,015,000	-	-	-	-	-	3,865,000	3,865,000
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
13,570,000	57,595	1,799,802	-	130,500	-	200,000	-	15,757,897	15,757,897
12,397,000	-	-	-	-	-	-	-	12,397,000	12,397,000
500,000	-	-	-	-	-	-	-	500,000	500,000
525,000	32,595	50,000	-	-	-	-	-	607,595	607,595
-	-	861,952	-	-	-	-	-	861,952	861,952
-	-	-	-	-	-	-	-	-	-
148,000	25,000	887,850	-	130,500	-	200,000	-	1,391,350	1,391,350
10,599,087	889,613	5,344,878	-	-	-	100,000	-	16,933,578	16,933,578
26,387	-	-	-	-	-	-	-	26,387	26,387
26,387	-	-	-	-	-	-	-	26,387	26,387
26,387	-	-	-	-	-	-	-	26,387	26,387
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2,500,000	118,056	-	-	-	-	-	-	2,618,056	2,618,056
-	-	-	-	-	-	-	-	-	-
-	118,056	-	-	-	-	-	-	118,056	118,056
-	-	-	-	-	-	-	-	-	-
2,500,000	-	-	-	-	-	-	-	2,500,000	2,500,000
-	-	-	-	-	-	-	-	-	-
4,428,304	471,087	2,787,732	-	-	-	100,000	-	7,787,123	7,787,123
66,924	120,000	-	-	-	-	-	-	186,924	186,924
500,600	-	-	-	-	-	-	-	500,600	500,600
-	-	-	-	-	-	-	-	-	-
103,125	-	1,102,245	-	-	-	100,000	-	1,305,370	1,305,370
103,125	-	-	-	-	-	-	-	103,125	103,125
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	1,102,245	-	-	-	-	-	1,102,245	1,102,245
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	100,000	-	100,000	100,000
-	-	-	-	-	-	-	-	-	-
89,832	-	-	-	-	-	-	-	89,832	89,832

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Jun-24	Mar-25	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	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	26,400	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	26,400	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	266,139	473,390	-	-	-	-
Printing and other service activities related to printing	29,312	173,899	-	-	-	-
Reproduction of recorded media	236,827	299,491	-	-	-	-
19 - Manufacture of coke and refined petroleum products	25,500	18,000	-	-	-	-
20 - Manufacture of chemicals and chemical products	1,352,638	1,923,433	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	299,725	304,012	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	-	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	100,000	100,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	605,000	632,980	-	-	-	-
27 - Manufacture of electrical equipment	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	24,274	21,422	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	391,711	396,402	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	2,168,985	2,586,830	-	-	-	-
Electric power generation, transmission and distribution	22,400	1,017,382	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	1,000,000	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	22,400	17,382	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	2,146,585	1,569,448	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

Finance Institutions

Jun-25 P

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9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Jun-24	Mar-25	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	120,000	-	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	120,000	-	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	378,000	132,510	-	-	-	-
49 - Land transport and transport via pipelines	-	108,510	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	378,000	24,000	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	87,000	2,000	-	-	-	-
55 - Accommodation	87,000	2,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	645,315	564,409	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	349,770	170,106	-	-	-	-
62 - Computer programming, consultancy and related activities	109,242	208,000	-	-	-	-
63 - Information service activities	186,303	186,303	-	-	-	-
K. Real estate activities	1,534	26,663	-	-	-	-
L. Professional, scientific and technical activities	198,157	192,774	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	119,580	88,739	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	78,577	104,035	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	275,000	23,075	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	275,000	23,075	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	908,098	2,046,559	-	-	-	-
O. Human health and social work activities	50,000	-	-	-	-	-
86 - Human health activities	50,000	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	2,180	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2,189,662	2,709,753	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,818,578	2,333,589	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	371,084	376,164	-	-	-	-
VI. PERSONAL	3,291,428	2,321,630	-	-	-	-
A. Salaried persons	1,615,195	884,422	-	-	-	-
B. Self-employed	581,786	262,468	-	-	-	-
C. Other Personal	1,094,447	1,174,740	-	-	-	-
VII. OTHER	10,500	1,923,466	-	-	-	-
Total	58,108,951	54,525,288	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Jun-25 P									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
40,510	-	92,000	-	-	-	-	-	132,510	132,510
16,510	-	92,000	-	-	-	-	-	108,510	108,510
-	-	-	-	-	-	-	-	-	-
24,000	-	-	-	-	-	-	-	24,000	24,000
-	-	-	-	-	-	-	-	-	-
77,000	-	-	-	-	-	-	-	77,000	77,000
77,000	-	-	-	-	-	-	-	77,000	77,000
-	-	-	-	-	-	-	-	-	-
28,539	218,685	-	-	-	-	-	-	247,224	247,224
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	128,685	-	-	-	-	-	-	128,685	128,685
28,539	90,000	-	-	-	-	-	-	118,539	118,539
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
127,155	13,000	62,000	-	-	-	-	-	202,155	202,155
-	-	-	-	-	-	-	-	-	-
20,000	13,000	62,000	-	-	-	-	-	95,000	95,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
107,155	-	-	-	-	-	-	-	107,155	107,155
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
21,300	-	-	-	-	-	-	-	21,300	21,300
-	-	-	-	-	-	-	-	-	-
89,299	52,500	2,403,146	-	-	-	-	-	2,544,945	2,544,945
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
498,026	1,264,489	487,962	-	-	-	-	-	2,250,477	2,250,477
319,097	1,064,489	464,878	-	-	-	-	-	1,848,464	1,848,464
178,929	200,000	23,084	-	-	-	-	-	402,013	402,013
1,453,312	81,684	920,984	200	-	-	-	-	2,456,180	2,456,180
796,095	53,066	210,258	200	-	-	-	-	1,059,619	1,059,619
129,351	1,892	101,685	-	-	-	-	-	232,928	232,928
527,866	26,726	609,041	-	-	-	-	-	1,163,633	1,163,633
-	-	23,466	-	-	-	-	-	23,466	23,466
28,664,667	4,642,063	14,534,448	200	130,500	-	300,000	-	48,271,878	48,271,878

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions 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	-	-	-	-	-	-	8	2,068,818	8	2,068,818
1) Official	-	-	-	-	-	-	8	2,068,818	8	2,068,818
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	132	1,300,441	78	376,539	179	779,200	406	43,746,880	795	46,203,060
I. GOVERNMENT	-	-	-	-	-	-	27	4,416,462	27	4,416,462
A. Federal Government	-	-	-	-	-	-	21	3,689,005	21	3,689,005
B. Provincial Governments	-	-	-	-	-	-	6	727,457	6	727,457
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	23	4,365,000	23	4,365,000
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	20	3,865,000	20	3,865,000
Manufacturing	-	-	-	-	-	-	3	500,000	3	500,000
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	68	15,757,897	68	15,757,897
Mutual Funds and AMC's	-	-	-	-	-	-	43	12,397,000	43	12,397,000
Insurance & Pension Funds	-	-	-	-	-	-	3	500,000	3	500,000
MFIs and DFIs	-	-	-	-	-	-	9	607,595	9	607,595
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	2	861,952	2	861,952
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	11	1,391,350	11	1,391,350
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	194	16,933,578	194	16,933,578
A. Agriculture, forestry and fishing	-	-	-	-	-	-	1	26,387	1	26,387
1. Crop and animal production, hunting and related service activities	-	-	-	-	-	-	1	26,387	1	26,387
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	1	26,387	1	26,387
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	5	2,618,056	5	2,618,056
05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	2	118,056	2	118,056
07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	3	2,500,000	3	2,500,000
09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	-	-	-	-	-	-	116	7,787,123	116	7,787,123
10 - Manufacture of food products	-	-	-	-	-	-	7	186,924	7	186,924
11 - Manufacture of beverages	-	-	-	-	-	-	2	500,600	2	500,600
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	-	-	-	-	-	-	56	1,305,370	56	1,305,370
Preparation and spinning of textile fibres	-	-	-	-	-	-	2	103,125	2	103,125
Weaving of textiles	-	-	-	-	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	-	-	-	-	-	-	53	1,102,245	53	1,102,245
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	-	-	1	100,000	1	100,000
14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-	2	89,832	2	89,832

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions 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	-	-	-	-	-	-	-	-	-	-
Manufacture of luggage, handbags and the like,	-	-	-	-	-	-	-	-	-	-
saddlery and harness	-	-	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	2	89,832	2	89,832
a. Leather wear	-	-	-	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	2	89,832	2	89,832
16 - Manufacture of wood and of products of wood and	-	-	-	-	-	-	-	-	-	-
cork, except furniture; manufacture of articles of straw and	-	-	-	-	-	-	-	-	-	-
plaiting materials	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	-	-	-	-	-	-	21	619,347	21	619,347
Printing and other service activities related to printing	-	-	-	-	-	-	4	303,636	4	303,636
Reproduction of recorded media	-	-	-	-	-	-	17	315,711	17	315,711
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	1	18,000	1	18,000
20 - Manufacture of chemicals and chemical products	-	-	-	-	-	-	6	965,064	6	965,064
21 - Manufacture of basic pharmaceutical products and	-	-	-	-	-	-	-	-	-	-
pharmaceutical preparations	-	-	-	-	-	-	5	503,872	5	503,872
22 - Manufacture of rubber and plastics products	-	-	-	-	-	-	6	2,375,000	6	2,375,000
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-
25. Manufacture of fabricated metal products, except	-	-	-	-	-	-	-	-	-	-
machinery and equipment	-	-	-	-	-	-	1	100,000	1	100,000
26 - Manufacture of computer, electronic and optical	-	-	-	-	-	-	5	683,343	5	683,343
27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-
28 - Manufacture of machinery and equipment	-	-	-	-	-	-	2	21,856	2	21,856
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	2	417,915	2	417,915
30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-
32. Other manufacturing	-	-	-	-	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and	-	-	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	8	3,276,878	8	3,276,878
Electric power generation, transmission and distribution	-	-	-	-	-	-	6	1,724,557	6	1,724,557
a) Hydal	-	-	-	-	-	-	2	700,000	2	700,000
b) Thermal	-	-	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	2	1,000,000	2	1,000,000
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-	2	24,557	2	24,557
f) Other	-	-	-	-	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through	-	-	-	-	-	-	-	-	-	-
mains	-	-	-	-	-	-	2	1,552,321	2	1,552,321
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and	-	-	-	-	-	-	-	-	-	-
remediation activities	-	-	-	-	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities;	-	-	-	-	-	-	-	-	-	-
materials recovery	-	-	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-	-	-	-
services	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-	-	-	-	-

9.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Development Finance Institutions As on 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	-	-	-	-	-	-	1	-	1	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycle	-	-	-	-	-	-	1	-	1	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	6	132,510	6	132,510
49 - Land transport and transport via pipelines	-	-	-	-	-	-	3	108,510	3	108,510
50 - Water transport	-	-	-	-	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-	3	24,000	3	24,000
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	3	77,000	3	77,000
55 - Accommodation	-	-	-	-	-	-	3	77,000	3	77,000
56 - Food and beverage service activities	-	-	-	-	-	-	-	-	-	-
J. Information and communication	-	-	-	-	-	-	4	247,224	4	247,224
58 - Publishing activities	-	-	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-	-	-
61 - Telecommunications	-	-	-	-	-	-	1	128,685	1	128,685
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-	3	118,539	3	118,539
63 - Information service activities	-	-	-	-	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-	1	-	1	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	7	202,155	7	202,155
69 - Legal and accounting activities	-	-	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-	3	95,000	3	95,000
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	4	107,155	4	107,155
75 - Veterinary activities	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	2	21,300	2	21,300
77 - Rental and leasing activities	-	-	-	-	-	-	1	-	1	-
78 - Employment activities	-	-	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	1	21,300	1	21,300
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	39	2,544,945	39	2,544,945
O. Human health and social work activities	-	-	-	-	-	-	1	-	1	-
86 - Human health activities	-	-	-	-	-	-	1	-	1	-
87 - Residential care activities	-	-	-	-	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	91	2,250,477	91	2,250,477
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	82	1,848,464	82	1,848,464
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	9	402,013	9	402,013
VI. PERSONAL	132	1,300,441	78	376,539	179	779,200	-	-	389	2,456,180
A. Salaried persons	88	649,660	24	197,204	43	212,755	-	-	155	1,059,619
B. Self employed	4	75,000	1	1,892	3	156,036	-	-	8	232,928
C. Other Personal	40	575,781	53	177,443	133	410,409	-	-	226	1,163,633
VII. OTHER	-	-	-	-	-	-	3	23,466	3	23,466
Total	132	1,300,441	78	376,539	179	779,200	414	45,815,698	803	48,271,878

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

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Jun-24 R			Mar-25 R			Jun-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	1,700	1,700	-	2,013	2,013	-	2,069	2,069
	Govt.	-	23,389	23,389	-	9,963	9,963	-	4,416	4,416
	NFPSEs	-	10,237	10,237	-	5,165	5,165	-	4,365	4,365
	NBFCs & Fin Aux.	-	1,868	1,868	-	14,447	14,447	-	15,758	15,758
	Private Sector	-	15,424	15,424	-	15,982	15,982	-	16,934	16,934
	Trust Fund	-	2,190	2,190	-	2,710	2,710	-	2,250	2,250
	Personal	-	3,291	3,291	-	2,322	2,322	-	2,456	2,456
	Others	-	11	11	-	1,923	1,923	-	23	23
	Total	-	58,109	58,109	-	54,525	54,525	-	48,272	48,272
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	1,700	1,700	-	2,013	2,013	-	2,069	2,069
	Govt.	-	18,576	18,576	-	8,357	8,357	-	4,118	4,118
	NFPSEs	-	10,237	10,237	-	5,165	5,165	-	4,365	4,365
	NBFCs & Fin Aux.	-	1,133	1,133	-	13,559	13,559	-	14,870	14,870
	Private Sector	-	14,799	14,799	-	14,260	14,260	-	15,012	15,012
	Trust Fund	-	1,814	1,814	-	2,425	2,425	-	1,995	1,995
	Personal	-	3,291	3,291	-	2,322	2,322	-	2,456	2,456
	Others	-	11	11	-	23	23	-	23	23
	Total	-	51,560	51,560	-	48,124	48,124	-	44,908	44,908
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	4,813	4,813	-	1,606	1,606	-	299	299
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	735	735	-	888	888	-	888	888
	Private Sector	-	625	625	-	1,722	1,722	-	1,922	1,922
	Trust Fund	-	376	376	-	285	285	-	256	256
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	1,900	1,900	-	-	-
	Total	-	6,549	6,549	-	6,401	6,401	-	3,364	3,364

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Jun-24 R			Mar-25 R			Jun-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account* (Rs.)	Jun-24 R		Mar-25 R		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	148	520	109	1,539	106	221
100,000 to 200,000	17	2,392	23	3,270	8	1,017
200,000 to 300,000	16	3,885	29	7,219	5	1,236
300,000 to 400,000	15	4,939	15	5,263	5	1,652
400,000 to 500,000	16	7,898	26	12,759	5	2,257
500,000 to 600,000	13	6,749	10	5,443	10	5,295
600,000 to 700,000	15	9,839	8	5,387	7	4,399
700,000 to 800,000	6	4,437	11	8,216	3	2,159
800,000 to 900,000	6	5,010	5	4,305	6	5,242
900,000 to 1,000,000	14	13,360	37	36,795	4	3,950
1,000,000 to 2,000,000	110	144,007	129	187,983	53	76,876
2,000,000 to 3,000,000	47	118,273	57	148,027	156	409,911
3,000,000 to 4,000,000	38	131,162	75	251,198	32	112,762
4,000,000 to 5,000,000	26	114,781	27	124,073	23	105,955
5,000,000 to 6,000,000	40	213,662	28	157,498	7	37,839
6,000,000 to 7,000,000	17	108,958	23	149,214	13	83,395
7,000,000 to 8,000,000	23	170,234	14	107,135	57	434,111
8,000,000 to 9,000,000	11	93,496	10	85,260	7	57,036
9,000,000 to 10,000,000	9	87,185	19	187,473	5	47,190
10,000,000 to 100,000,000	197	6,896,670	224	7,619,370	203	7,097,342
100,000,000 & Over	100	49,971,495	98	45,417,861	88	39,782,034
Total	884	58,108,951	977	54,525,288	803	48,271,878

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

9.6.1 Deposits Distributed by Size of Accounts and Gender
Development Finance Institutions
As on 30th June, 2025

Type of Account* (Rs.)	(Thousand Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	10	200	-	-	1	21	95	-	106	221
100,000 to 200,000	3	329	2	250	3	438	-	-	8	1,017
200,000 to 300,000	1	217	2	530	-	-	2	489	5	1,236
300,000 to 400,000	3	1,003	1	303	1	346	-	-	5	1,652
400,000 to 500,000	4	1,757	-	-	-	-	1	500	5	2,257
500,000 to 600,000	2	1,022	1	578	1	500	6	3,195	10	5,295
600,000 to 700,000	-	-	7	4,399	-	-	-	-	7	4,399
700,000 to 800,000	1	723	1	700	-	-	1	736	3	2,159
800,000 to 900,000	2	1,697	1	845	3	2,700	-	-	6	5,242
900,000 to 1,000,000	1	950	1	1,000	2	2,000	-	-	4	3,950
1,000,000 to 2,000,000	11	14,618	8	12,433	28	42,925	6	6,900	53	76,876
2,000,000 to 3,000,000	36	93,860	35	78,203	82	230,744	3	7,104	156	409,911
3,000,000 to 4,000,000	7	23,608	1	3,480	21	75,674	3	10,000	32	112,762
4,000,000 to 5,000,000	4	16,475	1	4,382	14	66,022	4	19,076	23	105,955
5,000,000 to 6,000,000	2	10,932	1	5,999	-	-	4	20,908	7	37,839
6,000,000 to 7,000,000	6	37,418	-	-	2	12,894	5	33,083	13	83,395
7,000,000 to 8,000,000	2	15,900	1	7,500	12	90,495	42	320,216	57	434,111
8,000,000 to 9,000,000	-	-	-	-	-	-	7	57,036	7	57,036
9,000,000 to 10,000,000	2	18,935	2	19,255	1	9,000	-	-	5	47,190
10,000,000 to 100,000,000	34	689,826	13	236,682	8	245,441	148	5,925,393	203	7,097,342
100,000,000 & Over	1	370,971	-	-	-	-	87	39,411,063	88	39,782,034
Total	132	1,300,441	78	376,539	179	779,200	414	45,815,698	803	48,271,878

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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	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	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	1	7,354	3	112,227	6	73,678
A. Quoted on the Stock Exchange:	1	7,354	2	12,104	6	73,678
1. To Stock Brokers and Dealers:	-	-	1	4,750	5	66,324
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	1	4,750	5	66,324
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	-	-	1	100,123	-	-
1. To Stock Brokers and Dealers:	-	-	1	100,123	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	1	100,123	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	46	8,026,608	30	3,529,161	40	3,587,250
A. Food Items:	11	3,032,015	9	1,884,334	10	1,573,856
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	2	340,900	4	327,265	4	322,720
3. Other Grains & Pulses:	-	-	-	-	1	2,000
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	1	2,000
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	9	2,691,115	5	1,557,069	5	1,249,136
(a) Indigenous	9	2,691,115	5	1,557,069	5	1,249,136
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	15	2,267,667	3	191,667	2	66,667
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	2	650,000	-	-	-	-
(a) Indigenous	2	650,000	-	-	-	-
(b) Imported	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Jun-24		Mar-25		Jun-25 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	13	1,617,667	3	191,667	2	66,667
(a) Indigenous	10	1,217,667	2	91,667	2	66,667
(b) Imported	3	400,000	1	100,000	-	-
C. Finished/Manufactured Goods:	20	2,726,926	18	1,453,160	28	1,946,727
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	1	5,000
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	1	5,000
4. Machinery:	16	2,094,231	14	1,210,625	22	1,201,912
(a) Indigenous	1	106,539	-	-	-	-
(b) Imported	15	1,987,692	14	1,210,625	22	1,201,912
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	200,000	1	200,000	2	700,000
12. Other Finished Goods:	3	432,695	3	42,535	3	39,815
(a) Indigenous	2	382,000	-	-	-	-
(b) Imported	1	50,695	3	42,535	3	39,815
IV. Fixed Assets Including Machinery	1,363	104,028,875	1,667	103,711,353	1,694	113,166,400
A. Transport Equipment	316	763,348	357	1,869,240	391	2,079,669
B. Furniture & Fixtures	3	300,682	-	-	2	1,086,501
C. Office Equipment	2	32,791	2	27,274	2	25,196
D. Other Machinery & Equipment	1,042	102,932,055	1,308	101,814,839	1,299	109,975,034
V. Real Estate	32,689	41,383,283	31,392	41,175,623	31,019	45,452,985
A. Land	164	13,270,101	209	13,037,390	225	15,694,980
1. Residential	71	1,063,524	23	552,980	39	601,364
(a) House	71	1,063,524	19	540,605	34	574,064
(b) Flat	-	-	4	12,375	5	27,300
2. Non-Residential	93	12,206,577	186	12,484,410	186	15,093,616
(a) Commercial	-	-	60	1,024,368	59	1,013,090
(b) Industrial	13	1,648,616	36	1,940,377	22	1,942,794
c) Agriculture	50	700,333,467	17	244,364	29	357,493
(c) Others	30	3,554,608	73	9,275,301	76	11,780,238
B. Buildings:	32,525	28,113,181	31,183	28,138,233	30,794	29,758,005
1. Residential	32,380	18,762,010	30,930	16,859,980	30,515	16,743,111
(a) House	32,210	18,677,873	30,672	16,039,734	29,495	15,690,883
(b) Flat	170	84,137	258	820,246	1,020	1,052,228
2. Non-Residential	145	9,351,171	253	11,278,253	279	13,014,894
(a) Commercial	69	5,275,578	100	5,789,167	109	5,381,928
(b) Industrial	25	1,455,909	25	1,344,542	23	1,098,629
c) Agriculture	0	0	9	65,000	12	127,750
(c) Others	51	2,619,684	119	4,079,544	135	6,406,587
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	234	19,466,151	266	21,979,771	245	24,337,025
A. Other Secured Advances	186	14,921,847	212	16,405,823	193	18,359,660
1. Receivables	84	3,973,546	11	2,200,000	16	3,080,085
2. Employees Benefits	-	-	59	108,513.47	59	106,045
3. Others	102	10,948,301	142	14,097,310	118	15,173,530
B. Advances Secured by Guarantee(s)	48	4,544,304	54	5,573,947	52	5,977,365
1. Institutional Guarantee(s)	7	4,534,716	10	5,563,564	13	5,965,763
2. Individual Guarantee(s)	41	9,588	44	10,383	39	11,601
VIII. Unsecured Advances	619	701,253	724	2,644,792	714	3,005,552
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	560	118,037	598	87,097	589	79,292
3. Others	59	583,216	126	2,557,695	125	2,926,260
Total	34,952	173,613,524	34,082	173,152,926	33,718	189,622,889

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions 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	-	-	-	-	-	-	-	-
II. Securities, Shares and Other								
Financial Instruments:								
A. Quoted on the Stock Exchange:	1	20,000	1	4,500	4	49,178	6	73,678
1. To Stock Brokers and Dealers:	1	20,000	1	4,500	3	41,824	5	66,324
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	1	20,000	1	4,500	3	41,824	5	66,324
2. To Others:	-	-	-	-	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
III. Merchandise	3	17,000	2	8,500	35	3,561,750	40	3,587,250
A. Food Items:	1	2,000	-	-	9	1,571,856	10	1,573,856
1. Wheat	-	-	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	4	322,720	4	322,720
3. Other Grains & Pulses:	1	2,000	-	-	-	-	1	2,000
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	1	2,000	-	-	-	-	1	2,000
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	-	-	-	-	5	1,249,136	5	1,249,136
(a) Indigenous	-	-	-	-	5	1,249,136	5	1,249,136
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	2	66,667	2	66,667
1. Cotton Raw:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

9.7.1 Advances Classified by Securities and Gender

Development Finance Institutions 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
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	2	66,667	2	66,667
(a) Indigenous	-	-	-	-	2	66,667	2	66,667
(b) Imported	-	-	-	-	-	-	-	-
C. Finished/Manufactured Goods:	2	15,000	2	8,500	24	1,923,227	28	1,946,727
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	1	5,000	-	-	-	-	1	5,000
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	1	5,000	-	-	-	-	1	5,000
4. Machinery:	1	10,000	2	8,500	19	1,183,412	22	1,201,912
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	1	10,000	2	8,500	19	1,183,412	22	1,201,912
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	-	-	-	-	2	700,000	2	700,000
12. Other Finished Goods:	-	-	-	-	3	39,815	3	39,815
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	3	39,815	3	39,815
IV. Fixed Assets Including Machinery	391	1,093,140	61	105,290	1,242	111,967,970	1,694	113,166,400
A. Transport Equipments	333	801,468	37	66,738	21	1,211,463	391	2,079,669
B. Furniture & Fixtures	-	-	-	-	2	1,086,501	2	1,086,501
C. Office Equipments	1	10,500	-	-	1	14,696	2	25,196
D. Other Machinery & Equipments	57	281,172	24	38,552	1,218	109,655,310	1,299	109,975,034
V. Real Estate	26,677	15,006,582	4,107	3,283,575	235	27,162,829	31,019	45,452,985
A. Land	79	885,421	45	256,360	101	14,553,199	225	15,694,980
1. Residential	22	100,681	13	64,850	4	435,833	39	601,364
(a) House	19	75,681	11	62,550	4	435,833	34	574,064
(b) Flat	3	25,000	2	2,300	-	-	5	27,300
2. Non-Residential	57	784,740	32	191,510	97	14,117,366	186	15,093,616
(a) Commercial	35	362,590	20	114,667	4	535,833	59	1,013,090
(b) Industrial	4	55,500	-	-	18	1,887,294	22	1,942,794
c) Agriculture	17	280,650	12	76,843	-	-	29	357,493
d) Other	1	86,000	-	-	75	11,694,238	76	11,780,238
B. Buildings:	26,598	14,121,161	4,062	3,027,215	134	12,609,630	30,794	29,758,005
1. Residential	26,497	12,959,536	4,010	2,907,820	8	875,756	30,515	16,743,111
(a) House	25,716	12,156,292	3,771	2,658,836	8	875,756	29,495	15,690,883
(b) Flat	781	803,244	239	248,984	-	-	1,020	1,052,228
2. Non-Residential	101	1,161,625	52	119,395	126	11,733,874	279	13,014,894
(a) Commercial	49	373,279	28	49,403	32	4,959,246	109	5,381,928
(b) Industrial	5	124,549	-	-	18	974,080	23	1,098,629
c) Agriculture	7	100,000	5	27,750	-	-	12	127,750
d) Other	40	563,797	19	42,242	76	5,800,548	135	6,406,587
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	89	123,585	18	14,628	138	24,198,812	245	24,337,025
A. Other Secured Advances	56	113,738	12	12,872	125	18,233,049	193	18,359,660
1. Receivables	-	-	-	-	16	3,080,085	16	3,080,085
2. Employees Benefits	54	97,090	5	8,954	-	-	59	106,045
3. Others	2	16,648	7	3,918	109	15,152,964	118	15,173,530
B. Advances Secured by Guarantee(s)	33	9,846	6	1,755	13	5,965,763	52	5,977,365
1. Institutional Guarantee(s)	-	-	-	-	13	5,965,763	13	5,965,763
2. Individual Guarantee(s)	33	9,846	6	1,755	-	-	39	11,601
VIII. Unsecured Advances	631	193,002	81	30,880	2	2,781,670	714	3,005,552
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	521	67,914	68	11,378	-	-	589	79,292
3. Others	110	125,088	13	19,502	2	2,781,670	125	2,926,260
Total	27,792	16,453,308	4,270	3,447,372	1,656	169,722,208	33,718	189,622,889

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	34,952	173,613,524	34,082	173,152,926	33,718	189,622,889
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)	6	3,916,160	4	3,759,411	5	3,904,523
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	3,628,241	-	-	-	-
Manufacturing	1	287,919	2	603,332	3	748,444
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	9	1,874,605	10	1,332,784	14	2,424,606
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	1	300,000	1	100,123	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	1	150,000	1	150,000	1	150,000
Other NBFIs	2	49,605	5	435,161	8	1,500,161
IV. PRIVATE SECTOR (BUSINESS)	1,637	149,989,669	2,006	149,253,884	2,031	164,181,107
A. Agriculture, forestry and fishing	54	1,429,283	78	947,468	92	1,198,361
1. Crop and animal production, hunting and related service activities	54	1,429,283	78	947,468	92	1,198,361
Growing of Wheat, Rice, Sugar Cane & Cotton	22	164,100	29	199,697	28	233,077
Growing of tropical, subtropical, pome and stone fruits & vegetables	6	122,438	9	125,467	8	122,723
Growing of other fruits, vegetables and crops	5	42,000	5	42,000	3	28,300
Raising of livestock and other related activities	11	989,095	12	276,746	13	359,328
Other agricultural support activities	10	111,650	23	303,558	40	454,933
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	27	5,587,229	27	2,945,956	28	5,803,576
05 - Mining of coal and lignite	3	3,500,000	2	1,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	24	2,087,229	25	1,945,956	25	1,803,576
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,148	101,095,981	1,451	95,322,726	1,433	100,957,949
10 - Manufacture of food products	286	23,854,273	373	23,606,923	366	25,556,480
11 - Manufacture of beverages	1	173,000	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	412	32,407,903	465	30,421,793	460	32,160,692
Preparation and spinning of textile fibres	112	10,036,135	131	9,261,920	129	9,441,870
Weaving of textiles	55	4,703,699	60	3,498,704	65	4,081,028
Finishing of textiles	48	5,711,288	55	6,116,290	53	6,838,834
Manufacture of knitted and crocheted fabrics	4	315,889	4	296,397	5	587,435
Manufacture of made-up textile articles, except apparel	187	10,965,677	208	10,550,536	201	10,581,955
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	6	675,215	7	697,946	7	629,570
14 - Manufacture of wearing apparel	43	5,035,010	108	3,664,690	101	4,445,333
15 - Manufacture of leather and related products	3	563,000	7	623,806	5	511,578

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	1	60,000	1	46,667	1	41,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	503,000	6	577,139	4	469,911
a. Leather wear	2	503,000	2	502,250	2	439,500
b. Rubber and Plastic wear	-	-	4	74,889	2	30,411
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	1	2,199	1	1,425	1	1,337
17 - Manufacture of paper and paper products	14	465,775	22	651,942	20	995,157
18 - Printing and reproduction of recorded media	63	779,233	83	895,662	86	967,104
Printing and other service activities related to printing	63	779,233	83	895,662	86	967,104
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	4	973,125	4	1,300,625	3	1,243,125
20 - Manufacture of chemicals and chemical products	101	7,075,386	142	6,928,983	144	6,743,129
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	23	4,524,282	31	4,180,101	30	3,974,072
22 - Manufacture of rubber and plastics products	44	5,739,379	47	5,692,238	49	5,629,959
23 - Manufacture of other non-metallic mineral products	23	4,345,888	38	3,595,379	35	2,640,895
24 - Manufacture of basic metals	62	7,724,228	64	7,315,936	62	6,733,717
25 - Manufacture of fabricated metal products, except machinery and equipment	21	863,948	15	742,049	16	698,521
26 - Manufacture of computer, electronic and optical products	7	2,771,946	7	1,425,071	8	3,562,071
27 - Manufacture of electrical equipment	18	2,291,640	18	2,703,652	17	3,044,733
28 - Manufacture of machinery and equipment	1	4,000	3	23,500	3	22,750
29 - Manufacture of motor vehicles, trailers and semi-trailers	8	794,745	9	716,899	7	723,027
30 - Manufacture of other transport equipment	2	341,363	2	316,446	6	379,967
31 - Manufacture of furniture	4	26,751	3	24,916	6	234,639
32 - Other manufacturing	5	335,931	6	325,540	5	524,789
Manufacture of jewellery and related articles	1	20,000	2	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	8,333	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	307,598	4	305,540	4	504,789
33 - Repair and installation of machinery and equipment	2	2,975	2	2,150	2	1,875
D. Electricity, gas, steam and air conditioning supply	168	21,825,183	115	21,407,412	112	22,048,769
Electric power generation, transmission and distribution	166	21,755,721	115	21,407,412	112	22,048,769
a) Hydal	4	232,000	4	232,000	4	232,000
b) Thermal	15	4,555,419	14	2,554,392	13	3,134,387
c) Coal Based	20	11,352,752	27	9,826,044	26	10,444,687
d) Wind	32	2,134,349	33	1,857,080	33	1,773,995
e) Solar	77	1,043,281	21	1,849,680	22	1,834,409
f) Other	18	2,437,920	16	5,088,215	14	4,629,290
Manufacture of gas; distribution of gaseous fuels through mains	2	69,462	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	2	3,082,013	5	5,520,410	8	6,887,889
36 - Water collection, treatment and supply	2	3,082,013	5	5,520,410	8	6,887,889
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	26	2,103,328	39	2,325,711	29	2,400,270
41 - Construction of buildings	6	507,567	5	401,558	5	362,532
42 - Civil engineering	17	1,545,668	31	1,883,569	22	2,007,977
43 - Specialized construction activities	3	50,093	3	40,584	2	29,761

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	57	2,414,056	84	3,243,784	90	3,532,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2	221,751	3	211,205	3	223,812
46 - Wholesale trade, except of motor vehicles and motorcycles	17	151,117	20	957,067	21	1,193,195
47 - Retail trade, except of motor vehicles and motorcycles	38	2,041,188	61	2,075,512	66	2,114,993
H. Transportation and storage	23	1,562,411	42	4,867,642	55	5,007,800
49 - Land transport and transport via pipelines	15	605,218	27	2,785,318	35	2,924,744
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	2	784,746	5	799,633
52 - Warehousing and support activities for transportation	8	957,193	13	1,297,578	15	1,283,423
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	31	2,831,219	30	2,528,040	36	2,387,695
55 - Accommodation	10	2,716,096	10	2,438,544	11	2,259,627
56 - Food and beverage service activities	21	115,123	20	89,496	25	128,068
J. Information and communication	34	5,909,965	42	6,823,638	47	10,509,743
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4	57,661	5	143,781	5	131,205
60 - Programming and broadcasting activities	2	59,464	2	57,584	2	57,113
61 - Telecommunications	15	5,491,808	22	6,429,846	27	9,764,769
62 - Computer programming, consultancy and related activities	8	202,867	6	122,439	8	497,153
63 - Information service activities	5	98,165	7	69,988	5	59,503
K. Real estate activities	4	377,732	7	777,879	6	756,689
L. Professional, scientific and technical activities	1	9,934	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	9,934	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	3	73,017	9	146,635	10	140,270
77 - Rental and leasing activities	1	450	1	450	1	450
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	3	46,224	4	48,424
80 - Security and investigation activities	-	-	3	43,144	3	40,006
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	72,567	2	56,817	2	51,390
N. Education	23	586,318	33	794,821	31	747,098
O. Human health and social work activities	32	1,082,539	31	1,512,098	39	1,690,265
86 - Human health activities	32	1,082,539	31	1,512,098	39	1,690,265
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	4	19,462	12	79,731	14	102,800
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	33,298	17,271,146	32,060	16,372,957	31,666	16,330,983
A. Bank Employees	1,115	1,946,490	1,252	2,020,815	1,252	2,122,022
1) For house building	406	1,477,303	411	1,418,652	414	1,499,354
2) For transport i.e. purchase of car etc.	304	326,026	340	389,806	348	390,495
3) Other purposes	405	143,161	501	212,358	490	232,173
B. Consumer Financing	32,182	15,323,992	30,807	14,351,478	30,413	14,208,297
1) For house building	31,870	15,309,782	30,437	14,254,793	30,044	14,115,049
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	23	333	82	82,867	81	79,430
5) Personal loans	288	13,628	287	13,569	287	13,569
C) Other	1	664	1	664	1	664
VII. OTHER	2	561,944	2	2,433,890	2	2,781,670
Total	34,952	173,613,524	34,082	173,152,926	33,718	189,622,889

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 30th June, 2025

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	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	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	27,792	16,453,308	4,270	3,447,372	1,656	169,722,208	33,718	189,622,889
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	5	3,904,523	5	3,904,523
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	3	748,444	3	748,444
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	14	2,424,606	14	2,424,606
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	1	150,000	1	150,000
Other NBFIs	-	-	-	-	8	1,500,161	8	1,500,161
IV. PRIVATE SECTOR (BUSINESS)	246	3,063,853	150	505,845	1,635	160,611,409	2,031	164,181,107
A. Agriculture, forestry and fishing	39	490,279	39	188,037	14	520,045	92	1,198,361
1. Crop and animal production, hunting and related service activities	39	490,279	39	188,037	14	520,045	92	1,198,361
Growing of Wheat, Rice, Sugar Cane & Cotton	13	154,405	13	30,488	2	48,184	28	233,077
Growing of tropical, subtropical, pome and stone fruits & vegetables	7	81,473	-	-	1	41,250	8	122,723
Growing of other fruits, vegetables and crops	2	20,000	-	-	1	8,300	3	28,300
Raising of livestock and other related activities	2	51,868	6	5,230	5	302,230	13	359,328
Other agricultural support activities	15	182,533	20	152,319	5	120,081	40	454,933
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	28	5,803,576	28	5,803,576
05 - Mining of coal and lignite	-	-	-	-	3	4,000,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	-	-	-	-	25	1,803,576	25	1,803,576
07 - Mining of metal ores	-	-	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-	-	-
C. Manufacturing	128	1,678,986	47	162,105	1,258	99,116,858	1,433	100,957,949
10 - Manufacture of food products	82	1,247,891	33	123,582	251	24,185,007	366	25,556,480
11 - Manufacture of beverages	-	-	-	-	1	163,000	1	163,000
12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13 - Manufacture of textiles	1	6,428	-	-	459	32,154,264	460	32,160,692
Preparation and spinning of textile fibres	-	-	-	-	129	9,441,870	129	9,441,870
Weaving of textiles	1	6,428	-	-	64	4,074,600	65	4,081,028
Finishing of textiles	-	-	-	-	53	6,838,834	53	6,838,834
Manufacture of knitted and crocheted fabrics	-	-	-	-	5	587,435	5	587,435
Manufacture of made-up textile articles, except apparel	-	-	-	-	201	10,581,955	201	10,581,955
Manufacture of carpets and rugs	-	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	-	-	-	-	7	629,570	7	629,570
14 - Manufacture of wearing apparel	3	4,463	3	2,825	95	4,438,045	101	4,445,333
15 - Manufacture of leather and related products	-	-	1	2,000	4	509,578	5	511,578

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions
As on 30th June, 2025

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	1	41,667	1	41,667
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-	-
Manufacture of footwear	-	-	1	2,000	3	467,911	4	469,911
a. Leather wear	-	-	1	2,000	1	437,500	2	439,500
b. Rubber and Plastic wear	-	-	-	-	2	30,411	2	30,411
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	1,337	-	-	-	-	1	1,337
17 - Manufacture of paper and paper products	1	500	-	-	19	994,657	20	995,157
18 - Printing and reproduction of recorded media	23	258,909	6	11,948	57	696,247	86	967,104
Printing and other service activities related to printing	23	258,909	6	11,948	57	696,247	86	967,104
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	3	1,243,125	3	1,243,125
20 - Manufacture of chemicals and chemical products	2	12,375	-	-	142	6,730,754	144	6,743,129
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	23,500	-	-	28	3,950,572	30	3,974,072
22 - Manufacture of rubber and plastics products	1	2,700	-	-	48	5,627,259	49	5,629,959
23 - Manufacture of other non-metallic mineral products	-	-	-	-	35	2,640,895	35	2,640,895
24 - Manufacture of basic metals	1	10,770	-	-	61	6,722,947	62	6,733,717
25 - Manufacture of fabricated metal products, except machinery and equipment	1	3,299	-	-	15	695,222	16	698,521
26 - Manufacture of computer, electronic and optical products	-	-	-	-	8	3,562,071	8	3,562,071
27 - Manufacture of electrical equipment	-	-	-	-	17	3,044,733	17	3,044,733
28 - Manufacture of machinery and equipment	2	19,500	1	3,250	-	-	3	22,750
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	7	723,027	7	723,027
30 - Manufacture of other transport equipment	4	47,675	-	-	2	332,292	6	379,967
31 - Manufacture of furniture	3	19,639	2	15,000	1	200,000	6	234,639
32 - Other manufacturing	1	20,000	1	3,500	3	501,289	5	524,789
Manufacture of jewellery and related articles	1	20,000	-	-	-	-	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	1	3,500	3	501,289	4	504,789
33 - Repair and installation of machinery and equipment	-	-	-	-	2	1,875	2	1,875
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	112	22,048,769	112	22,048,769
Electric power generation, transmission and distribution	-	-	-	-	112	22,048,769	112	22,048,769
a) Hydal	-	-	-	-	4	232,000	4	232,000
b) Thermal	-	-	-	-	13	3,134,387	13	3,134,387
c) Coal Based	-	-	-	-	26	10,444,687	26	10,444,687
d) Wind	-	-	-	-	33	1,773,995	33	1,773,995
e) Solar	-	-	-	-	22	1,834,409	22	1,834,409
f) Other	-	-	-	-	14	4,629,290	14	4,629,290
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	8	6,887,889	8	6,887,889
36 - Water collection, treatment and supply	-	-	-	-	8	6,887,889	8	6,887,889
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-	-
F. Construction	7	69,745	-	-	22	2,330,525	29	2,400,270
41 - Construction of buildings	-	-	-	-	5	362,532	5	362,532
42 - Civil engineering	5	39,984	-	-	17	1,967,993	22	2,007,977
43 - Specialized construction activities	2	29,761	-	-	-	-	2	29,761

9.8.1 Advances Classified by Borrowers and Gender

Development Finance Institutions As on 30th June, 2025

(Thousand Rupees)

Borrower	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	21	289,496	14	14,313	55	3,228,191	90	3,532,000
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	180	-	-	2	223,632	3	223,812
46 - Wholesale trade, except of motor vehicles and motorcycles	10	52,570	7	4,625	4	1,136,000	21	1,193,195
47 - Retail trade, except of motor vehicles and motorcycles	10	236,746	7	9,688	49	1,868,559	66	2,114,993
H. Transportation and storage	22	344,347	1	864	32	4,662,589	55	5,007,800
49 - Land transport and transport via pipelines	12	110,131	-	-	23	2,814,613	35	2,924,744
50 - Water transport	-	-	-	-	-	-	-	-
51 - Air transport	3	14,935	1	864	1	783,834	5	799,633
52 - Warehousing and support activities for transportation	7	219,281	-	-	8	1,064,142	15	1,283,423
53 - Courier activities other than national post activities	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	14	74,618	15	65,700	7	2,247,377	36	2,387,695
55 - Accommodation	1	3,500	3	8,750	7	2,247,377	11	2,259,627
56 - Food and beverage service activities	13	71,118	12	56,950	-	-	25	128,068
J. Information and communication	2	460	5	8,175	40	10,501,108	47	10,509,743
58 - Publishing activities	-	-	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	460	-	-	3	130,745	5	131,205
60 - Programming and broadcasting activities	-	-	-	-	2	57,113	2	57,113
61 - Telecommunications	-	-	3	3,050	24	9,761,719	27	9,764,769
62 - Computer programming, consultancy and related activities	-	-	-	-	8	497,153	8	497,153
63 - Information service activities	-	-	2	5,125	3	54,378	5	59,503
K. Real estate activities	-	-	-	-	6	756,689	6	756,689
L. Professional, scientific and technical activities	-	-	-	-	1	9,934	1	9,934
69 - Legal and accounting activities	-	-	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	-	-	1	9,934	1	9,934
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-	-	-
M. Administrative and support service activities	4	48,424	1	450	5	91,396	10	140,270
77 - Rental and leasing activities	-	-	1	450	-	-	1	450
78 - Employment activities	-	-	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	4	48,424	-	-	-	-	4	48,424
80 - Security and investigation activities	-	-	-	-	3	40,006	3	40,006
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	2	51,390	2	51,390
N. Education	2	11,495	9	14,752	20	720,851	31	747,098
O. Human health and social work activities	5	19,998	16	44,524	18	1,625,743	39	1,690,265
86 - Human health activities	5	19,998	16	44,524	18	1,625,743	39	1,690,265
87 - Residential care activities	-	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-
Q. Other service activities	2	36,005	3	6,925	9	59,870	14	102,800
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	27,546	13,389,455	4,120	2,941,527	-	-	31,666	16,330,983
A. Bank Employees	1,113	1,849,790	139	272,231	-	-	1,252	2,122,022
1) For house building	368	1,303,034	46	196,321	-	-	414	1,499,354
2) For transport i.e. purchase of car etc.	322	346,571	26	43,924	-	-	348	390,495
3) Other purposes	423	200,186	67	31,987	-	-	490	232,173
B. Consumer Financing	26,432	11,539,001	3,981	2,669,296	-	-	30,413	14,208,297
1) For house building	26,101	11,469,593	3,943	2,645,456	-	-	30,044	14,115,049
2) For transport i.e. purchase of car etc	1	249	-	-	-	-	1	249
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	65	56,571	16	22,859	-	-	81	79,430
5) Personal loans	265	12,588	22	981	-	-	287	13,569
C) Other	1	664	-	-	-	-	1	664
VII. OTHER	-	-	-	-	2	2,781,670	2	2,781,670
Total	27,792	16,453,308	4,270	3,447,372	1,656	169,722,208	33,718	189,622,889

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

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Jun-24	Mar-25	Jun-25 P
0.00	16,261,659	15,506,176	15,809,809
1.00	-	-	-
2.00	-	-	-
3.00	9,352,719	6,971,735	6,343,065
4.00	9,454,960	7,716,273	7,054,885
5.00	9,908,104	8,762,146	8,172,661
6.00	4,075,566	4,195,660	4,131,981
7.00	3,209,795	3,073,703	2,938,370
8.00	1,253,916	1,242,184	234,213
9.00	631,307	562,638	541,804
10.00	594,843	401,369	383,172
11.00	1,348	813	-
12.00	1,896,718	6,083,726	15,866,565
13.00	1,181,326	19,586,063	57,993,707
14.00	10,555	59,642,107	47,532,534
15.00	-	26,060,614	15,627,178
16.00	3,746	5,374,780	3,776,811
17.00	23,633	3,220,353	1,941,489
18.00	424	1,029,219	221,934
19.00	405,640	398,409	179,220
20.00	438,556	496,955	469,077
21.00	4,935,479	187,678	159,812
22.00	19,629,084	2,136,364	199,451
23.00	45,658,357	180,098	12,952
24.00	29,725,696	128,826	3,170
25.00 & above	14,960,094	195,037	29,029
Total	173,613,524	173,152,926	189,622,889

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

9.9.1 Advances Classified by Rate of Interest and Gender

Development Finance Institutions
As on 30th June, 2025

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	3,094,255	505,134	12,210,420	15,809,809
1.00	-	-	-	-
2.00	-	-	-	-
3.00	8,662	114	6,334,289	6,343,065
4.00	464,012	78,580	6,512,294	7,054,885
5.00	2,464,064	780,084	4,928,512	8,172,661
6.00	1,646,022	257,372	2,228,587	4,131,981
7.00	2,301,942	520,501	115,927	2,938,370
8.00	-	-	234,213	234,213
9.00	-	-	541,804	541,804
10.00	96,289	22,846	264,037	383,172
11.00	-	-	-	-
12.00	1,313,636	322,246	14,230,683	15,866,565
13.00	787,950	177,655	57,028,102	57,993,707
14.00	143,954	-	47,388,580	47,532,534
15.00	505,108	124,840	14,997,230	15,627,178
16.00	1,959,431	353,810	1,463,570	3,776,811
17.00	753,908	86,439	1,101,142	1,941,489
18.00	152,087	16,447	53,400	221,934
19.00	116,211	60,689	2,320	179,220
20.00	337,655	87,802	43,620	469,077
21.00	130,749	23,351	5,712	159,812
22.00	170,280	28,565	606	199,451
23.00	2,868	344	9,740	12,952
24.00	418	68	2,684	3,170
25.00 & above	3,807	486	24,736	29,029
Total	16,453,308	3,447,372	169,722,208	189,622,889

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

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

		(Million Rupees)								
Provinces/Regions	Category	Jun-24			Mar-25			Jun-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,916	3,916	-	3,759	3,759	-	3,905	3,905
	NBFCs & Fin Aux.	-	1,875	1,875	-	1,333	1,333	-	2,425	2,425
	Private Sector	-	149,990	149,990	-	149,254	149,254	-	164,181	164,181
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	482	16,789	17,271	458	15,915	16,373	454	15,877	16,331
	Others	-	562	562	-	2,434	2,434	-	2,782	2,782
	Total	482	173,131	173,614	458	172,695	173,153	454	189,168	189,623
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	855	855	-	-	-	-	645	645
	Private Sector	-	19,990	19,990	-	-	-	-	24,423	24,423
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	7,775	7,775	-	7,304	7,304	-	7,382	7,382
	Others	-	-	-	-	-	-	-	-	-
	Total	-	28,620	28,620	-	7,304	7,304	-	32,449	32,449
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,091	3,091	-	2,858	2,858	-	3,003	3,003
	NBFCs & Fin Aux.	-	975	975	-	1,333	1,333	-	1,780	1,780
	Private Sector	-	95,283	95,283	-	114,885	114,885	-	101,443	101,443
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	58	5,755	5,813	53	5,474	5,527	51	5,370	5,420
	Others	-	562	562	-	2,434	2,434	-	2,782	2,782
	Total	58	105,666	105,724	53	126,983	127,036	51	114,377	114,428
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	190	1,317	1,507	180	1,232	1,411	180	1,229	1,410
	Others	-	-	-	-	-	-	-	-	-
	Total	190	1,317	1,507	180	1,232	1,411	180	1,229	1,410
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	74	74	-	66	66	-	64	64
	Others	-	-	-	-	-	-	-	-	-
	Total	-	74	74	-	66	66	-	64	64
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	825	825	-	902	902	-	902	902
	NBFCs & Fin Aux.	-	44	44	-	-	-	-	-	-
	Private Sector	-	34,717	34,717	-	34,369	34,369	-	38,315	38,315
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	894	894	-	908	908	-	912	912
	Others	-	-	-	-	-	-	-	-	-
	Total	-	36,480	36,480	-	36,179	36,179	-	40,129	40,129

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(Million Rupees)										
Provinces/Regions	Category	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	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	234	916	1,150	225	876	1,102	223	865	1,089
	Others	-	-	-	-	-	-	-	-	-
	Total	234	916	1,150	225	876	1,102	223	865	1,089
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	58	58	-	54	54	-	54	54
	Others	-	-	-	-	-	-	-	-	-
	Total	-	58	58	-	54	54	-	54	54

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(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	269	465	307	464	267	408
5,000 to 10,000	316	2,161	303	2,114	310	2,163
10,000 to 20,000	1,871	28,555	1,839	28,069	1,831	27,960
20,000 to 25,000	2,032	43,734	1,988	42,768	1,986	42,716
25,000 to 30,000	578	15,725	574	15,581	579	15,710
30,000 to 40,000	2,001	67,788	1,951	66,138	1,916	64,899
40,000 to 50,000	2,799	120,208	2,757	118,311	2,735	117,436
50,000 to 60,000	2,405	131,175	2,324	126,703	2,319	126,419
60,000 to 70,000	4,265	259,326	4,216	256,264	4,191	254,705
70,000 to 80,000	1,232	91,755	1,137	84,511	1,147	85,295
80,000 to 90,000	1,120	94,175	1,087	91,376	1,082	90,914
90,000 to 100,000	1,050	99,218	1,033	97,573	1,038	98,083
100,000 to 200,000	4,093	550,711	3,835	511,480	3,792	506,607
200,000 to 300,000	1,294	315,625	1,271	305,791	1,137	273,470
300,000 to 400,000	905	318,708	780	270,371	765	264,792
400,000 to 500,000	636	285,653	580	259,949	581	259,730
500,000 to 600,000	486	269,822	510	282,575	509	280,282
600,000 to 700,000	436	287,294	395	256,290	373	241,846
700,000 to 800,000	384	293,681	354	265,187	346	259,179
800,000 to 900,000	382	326,477	354	300,463	343	291,254
900,000 to 1,000,000	332	317,212	331	314,595	309	292,545
1,000,000 to 2,000,000	2,224	3,326,801	2,133	3,121,612	2,085	3,053,886
2,000,000 to 3,000,000	1,095	2,753,482	1,104	2,710,385	1,111	2,739,619
3,000,000 to 4,000,000	582	2,067,608	580	2,017,399	609	2,121,496
4,000,000 to 5,000,000	393	1,853,945	432	1,937,647	404	1,798,043
5,000,000 to 6,000,000	250	1,406,974	222	1,204,361	223	1,192,207
6,000,000 to 7,000,000	132	899,083	144	940,472	143	935,496
7,000,000 to 8,000,000	101	805,657	108	811,004	110	820,802
8,000,000 to 9,000,000	94	839,268	91	771,639	91	774,410
9,000,000 to 10,000,000	132	1,376,377	135	1,294,950	122	1,165,361
10,000,000 to 100,000,000	642	25,016,679	782	27,078,515	823	28,165,344
100,000,000 & Over	421	129,348,181	425	127,568,370	441	143,259,811
Total	34,952	173,613,524	34,082	173,152,926	33,718	189,622,889

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

9.11.1 Advances Classified by Size of Accounts and Gender

Development Finance Institutions As on 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	210	349	38	59	19	-	267	408
5,000 to 10,000	267	1,849	43	314	-	-	310	2,163
10,000 to 20,000	1,664	25,460	166	2,484	1	16	1,831	27,960
20,000 to 25,000	1,812	38,961	174	3,755	-	-	1,986	42,716
25,000 to 30,000	513	13,927	64	1,730	2	53	579	15,710
30,000 to 40,000	1,682	57,086	234	7,813	-	-	1,916	64,899
40,000 to 50,000	2,478	106,331	255	11,011	2	94	2,735	117,436
50,000 to 60,000	2,059	112,186	259	14,183	1	50	2,319	126,419
60,000 to 70,000	3,840	233,241	350	21,399	1	65	4,191	254,705
70,000 to 80,000	1,019	75,658	125	9,405	3	232	1,147	85,295
80,000 to 90,000	937	78,825	143	11,917	2	172	1,082	90,914
90,000 to 100,000	907	85,708	130	12,282	1	93	1,038	98,083
100,000 to 200,000	3,246	432,095	531	72,412	15	2,101	3,792	506,607
200,000 to 300,000	929	222,864	198	48,060	10	2,546	1,137	273,470
300,000 to 400,000	633	219,597	121	41,495	11	3,699	765	264,792
400,000 to 500,000	466	208,344	103	46,043	12	5,343	581	259,730
500,000 to 600,000	407	223,816	90	49,753	12	6,713	509	280,282
600,000 to 700,000	276	178,996	81	52,552	16	10,298	373	241,846
700,000 to 800,000	274	205,052	62	46,736	10	7,391	346	259,179
800,000 to 900,000	271	230,030	64	54,428	8	6,796	343	291,254
900,000 to 1,000,000	234	221,610	65	61,598	10	9,338	309	292,545
1,000,000 to 2,000,000	1,547	2,259,898	450	661,974	88	132,014	2,085	3,053,886
2,000,000 to 3,000,000	809	2,004,842	235	566,687	67	168,090	1,111	2,739,619
3,000,000 to 4,000,000	440	1,527,079	119	414,534	50	179,883	609	2,121,496
4,000,000 to 5,000,000	266	1,188,865	67	295,827	71	313,350	404	1,798,043
5,000,000 to 6,000,000	148	787,164	33	175,413	42	229,630	223	1,192,207
6,000,000 to 7,000,000	94	616,945	11	71,974	38	246,577	143	935,496
7,000,000 to 8,000,000	64	477,638	15	112,080	31	231,083	110	820,802
8,000,000 to 9,000,000	51	433,763	9	77,272	31	263,375	91	774,410
9,000,000 to 10,000,000	77	735,756	7	65,159	38	364,446	122	1,165,361
10,000,000 to 100,000,000	172	3,449,373	28	437,022	623	24,278,948	823	28,165,344
100,000,000 & Over	-	-	-	-	441	143,259,811	441	143,259,811
Total	27,792	16,453,308	4,270	3,447,372	1,656	169,722,208	33,718	189,622,889

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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

Securities / Shares	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	1,875,296,766	2,034,579,732	1,971,694,187	1,156,557,111	1,187,612,600	1,197,600,304	1,056,970,810	1,083,226,386	1,089,432,099
1) Treasury Bills	712,724,949	843,703,530	773,360,715	30,638,296	32,153,000	30,908,654	20,261,682	21,517,886	20,361,260
2) Pakistan Investment Bonds (PIBs)	1,162,571,817	1,190,876,202	1,198,333,472	1,125,918,815	1,155,459,600	1,166,691,650	1,036,709,128	1,061,708,500	1,069,070,839
a. Fixed Rate	413,925,103	425,646,977	434,840,827	40,428,559	41,403,500	41,854,008	53,090,917	55,565,600	55,557,896
b. Floating Rate	748,646,714	765,229,225	763,492,645	1,085,490,257	1,114,056,100	1,124,837,642	983,618,211	1,006,142,900	1,013,512,943
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	11,980,246	23,362,721	14,617,324	20,705,824	32,047,666	22,307,771	21,022,421	32,912,314	22,958,025
1) Quoted On The Stock Exchange of which:	8,164,413	8,765,332	9,373,333	10,960,137	11,520,423	12,877,067	11,255,402	12,063,739	13,588,471
Financial Institutions	1,310,129	1,254,355	1,341,900	1,835,345	1,816,111	1,771,078	1,792,499	1,826,288	1,790,801
NFPSEs	754,938	173,880	897,009	573,491	78,646	979,430	820,653	311,359	1,129,523
Private Sector	3,081,153	1,668,957	3,964,246	4,014,143	2,828,815	5,196,761	4,192,435	3,047,100	5,539,103
2) Unquoted On The Stock Exchange of which:	3,815,833	14,597,389	5,243,991	9,745,687	20,527,243	9,430,704	9,767,019	20,848,575	9,369,554
Financial Institutions	1,393,713	12,477,750	3,036,180	6,961,585	18,045,622	7,054,254	6,982,916	18,066,953	6,961,723
NFPSEs	200,000	200,000	100,000	200,000	200,000	100,000	200,000	200,000	100,000
Private Sector	2,222,121	1,919,640	2,107,811	2,584,103	2,281,622	2,276,450	2,584,104	2,581,623	2,307,831
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	36,589	6,366	6,366	36,589	6,366	6,366	36,589
VII. CERTIFICATE OF INVESTMENTS	45,000	45,000	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	20,566,921	20,599,683	22,155,399	21,476,790	21,551,673	23,524,138	21,951,542	22,064,651	23,487,647
IX. MUTUAL FUNDS	778,911	828,976	778,911	778,911	832,968	778,911	778,911	832,063	778,911
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	10,570,675	10,704,962	10,732,337	12,111,781	12,046,781	12,427,824	11,757,995	11,692,995	11,994,628
a. Government Islamic Securities	2,415,360	2,400,000	2,529,388	2,565,000	2,500,000	2,610,336	2,565,000	2,500,000	2,535,216
1. GOP Ijara Sukuk	2,415,360	2,400,000	2,529,388	2,565,000	2,500,000	2,610,336	2,565,000	2,500,000	2,535,216
a. Variable Rental Rate (VRR)	803,360	800,000	840,335	2,565,000	2,500,000	2,610,336	2,565,000	2,500,000	2,535,216
b. Fixed Rental Rate (FRR)	1,612,000	1,600,000	1,689,053	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	8,155,315	8,304,962	8,202,949	9,546,781	9,546,781	9,817,488	9,192,995	9,192,995	9,459,412
1) Diminishing Musharaka Sukuk	4,718,299	4,868,797	4,835,160	6,857,385	6,857,385	6,966,334	7,221,954	7,221,954	7,371,672
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	607,795	600,000	607,795	600,000	600,000	601,666	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,829,221	2,836,165	2,759,994	2,089,396	2,089,396	2,249,488	1,971,041	1,971,041	2,087,740
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	2,233,563,352	2,329,818,301	2,321,211,708	1,919,244,885	2,090,127,440	2,020,014,747	1,112,488,045	1,150,734,774	1,148,687,899

9.13 Loan to Textile & Readymade Garments Sectors
As on 30th June 30, 2025
Development Finance Institutions

Description	Working Capital / Short Term							Fixed Investment / Long Term							(Million Rupees)	
	SDF Export Finance Schemes (EPS)	Export Financing Other than SDF EPS	Import Financing	Import Bills Purchased & Discounted	Import Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Scheme	Construction Financing	LTFF & TIRF	Small Loans	Others	Total	Foreign Bills Purchased & Discounted	Total Outstanding
A - Manufacture of textiles	-	-	-	-	-	2,475	3,975	2,454	-	-	2,526	-	16,773	24,797	-	32,343
i. Preparation and spinning of textile fibres	-	-	-	-	-	500	300	800	-	-	1,607	-	7,033	8,642	-	9,642
1. Cotton	-	-	-	-	-	-	-	300	-	-	705	-	3,349	4,049	-	4,049
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	500	-	500	-	-	811	-	3,467	4,338	-	4,338
ii. Weaving of textiles	-	-	-	-	-	800	-	800	-	-	1,889	-	2,138	3,191	-	4,081
1. Cotton	-	-	-	-	-	800	-	800	-	-	801	-	559	931	-	1,821
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	6
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Finishing of textiles	-	-	-	-	-	800	2,023	3,723	-	-	896	-	1,839	2,234	-	2,234
1. Cotton	-	-	-	-	-	300	1,900	1,800	-	-	1,192	-	1,761	3,114	-	6,439
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	500	1,423	1,823	-	-	772	-	829	1,892	-	3,617
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	47	-	541	587	-	587
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	1,200	700	2,019	-	-	3,834	-	8,799	8,543	-	10,282
a. Manufacture of knit wear	-	-	-	-	-	-	-	-	-	-	335	-	335	335	-	335
b. Manufacture of other made-up textile articles	-	-	-	-	-	1,200	700	2,019	-	-	3,500	-	8,464	8,208	-	10,266
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	-	-	-	-	10	-	519	630	-	630
B - Manufacture of wearing apparel	-	-	-	-	-	-	650	650	-	-	2,694	-	1,781	2,795	-	4,445
i. Manufacture of wearing apparel	-	-	-	-	-	-	650	650	-	-	1,161	-	1,159	2,320	-	2,320
ii. Manufacture of Ready made garments	-	-	-	-	-	-	-	-	-	-	934	-	542	1,476	-	2,126
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A + B)	-	-	-	-	-	3,475	4,625	5,314	-	-	10,016	-	18,472	28,092	-	36,630

9.14 Gross Disbursement - Loan to Textile & Readymade Garments Sectors

April 01, 2025 to June 30, 2025
Development Finance Institutions

(Million Rupees)

Working Capital / Short Term																	Fixed Investment / Long Term						Foreign Disbursements	
Description	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others	Total	Foreign Bills Purchased & Discounted	Total Disbursement								
A - Manufacture of textiles	-	-	-	-	-	2,571	2,277	4,848	-	-	-	-	1,186	1,186	-	6,034								
i. Preparation and spinning of textile fibres	-	-	-	-	-	500	52	552	-	-	-	-	226	226	-	778								
1. Cotton	-	-	-	-	-	-	-	-	-	-	-	-	140	140	-	140								
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
4. Others	-	-	-	-	-	500	52	552	-	-	-	-	87	87	-	639								
ii. Weaving of textiles	-	-	-	-	-	500	-	500	-	-	-	-	350	350	-	850								
1. Cotton	-	-	-	-	-	500	-	500	-	-	-	-	-	-	-	500								
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	350	350	-	350								
iii. Finishing of textiles	-	-	-	-	-	650	1,475	2,125	-	-	-	-	-	-	-	2,125								
1. Cotton	-	-	-	-	-	450	950	1,400	-	-	-	-	-	-	-	1,400								
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
4. Others	-	-	-	-	-	200	525	725	-	-	-	-	-	-	-	725								
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	-	-	300	300	-	300								
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	921	750	1,671	-	-	-	-	310	310	-	1,981								
a. Manufacture of bed wear	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
b. Manufacture of other made up textile articles	-	-	-	-	-	921	750	1,671	-	-	-	-	310	310	-	1,981								
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
vii. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
B - Manufacture of wearing apparel	-	-	-	-	-	-	550	550	-	-	-	-	711	711	-	1,261								
i. Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-	711	711	-	711								
ii. Manufacture of Ready made garments	-	-	-	-	-	-	550	550	-	-	-	-	-	-	-	550								
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
Total (A + B)	-	-	-	-	-	2,571	2,827	5,398	-	-	-	-	1,897	1,897	-	7,295								