

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	805,248,303	782,369,086	792,443,586
I. Currency and Deposits	81,947,823	72,280,580	89,611,146
1. Currency	9,641,415	8,203,797	8,537,483
2. Transferable Deposits	62,144,120	43,467,309	63,698,767
3. Restricted/ compulsory deposits	5,659,392	789,601	849,398
4 Other Deposits	4,502,896	19,819,873	16,525,498
II. Securities (other than shares)	225,642,426	170,299,743	159,146,200
1. Short-term	143,968,239	81,658,791	59,073,795
2. Long-term	81,674,187	88,640,951	100,072,404
III. Loans extended (Advances)¹	419,049,741	442,066,477	450,451,282
1. Short-term	269,906,846	285,114,203	298,050,853
A) Money at call	-	5,681,760	958,752
B) Reverse Repo	4,893,064	997,319	897,930
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	265,013,782	278,435,124	296,194,171
2. Long-term	149,142,895	156,952,275	152,400,429
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	145,136	207,157	169,740
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	27,486,313	45,094,773	37,891,331
1. Trade credit and advances	21,219	24,119	42,162
2. Others	27,465,094	45,070,654	37,849,169
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	84	70	70
D) Miscellaneous assets residents sector	27,465,010	45,070,584	37,849,099
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	50,976,864	52,420,355	55,173,887
1. Produced assets	50,030,580	51,359,306	53,556,292
A) Tangible fixed assets	40,237,746	41,019,644	42,913,260
a) Dwellings	2,394,867	2,482,346	2,568,286
i) Building on freehold land	-	-	-
ii) Building on leasehold land	2,394,867	2,482,346	2,568,286
b) Other buildings and structures	6,917,314	8,215,761	9,523,195
i) Building on freehold land	-	-	915,000
ii) Building on leasehold land	6,917,314	8,215,761	8,608,195
c) Machinery and equipment	22,639,158	22,422,806	23,698,152
i) Transport equipment	1,685,728	1,708,309	1,739,548
ii) Furniture & Fixtures	3,419,347	3,899,840	3,670,767
iii) Office equipment	12,326,439	11,198,239	12,987,056
iv) Other machinery & equipment	5,207,644	5,616,418	5,300,781
d) Other tangible fixed assets n.e.s	8,286,407	7,898,732	7,123,627
B) Intangible fixed assets	9,792,834	10,339,662	10,643,033
a) Computer software	8,554,775	9,166,582	9,350,315
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,238,059	1,173,080	1,292,718
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	946,284	1,061,049	1,617,595
A) Tangible non-produced assets	919,446	1,037,053	1,596,470
a) Land	169,989	(103,746)	(295,245)
i) Land underlying Buildings and structures	169,989	(103,746)	(295,245)
1. Freehold land	169,989	(103,746)	(295,245)
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	749,457	1,140,799	1,891,715
B) Intangible non-produced assets	26,838	23,996	21,125
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	26,838	23,996	21,125

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	805,248,303	782,369,086	792,443,586
I. Deposits²	521,991,600	494,605,883	528,313,781
1. Transferable Deposits	396,049,123	309,369,015	400,872,574
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	125,942,477	185,236,868	127,441,207
II. Securities (other than shares bonds/ debentures etc.)	9,104,097	8,998,592	8,790,075
1. Short-term	-	-	-
2. Long-term	9,104,097	8,998,592	8,790,075
III. Loans (Borrowings)	141,808,938	125,252,068	91,943,774
1. Short-term	12,075,929	15,607,574	9,200,738
A) Money at call	1,473,461	-	-
B) Repurchase agreements (Repo)	-	6,767,175	1,953,606
C) Other short-term borrowings	10,602,468	8,840,399	7,247,132
2. Long-term borrowings	129,733,009	109,644,494	82,743,036
IV. Financial Derivatives	-	-	-
V. Other accounts payable	87,617,045	110,736,873	121,671,284
1. Provision for losses	22,333,700	28,563,424	32,339,134
A) Provision for loan losses-Specific	18,359,595	23,546,122	26,113,629
B) Provision for loan losses-General	3,974,105	5,017,302	6,225,505
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	26,747,565	28,121,928	29,656,260
3. Other accounts payable other resident Sectors	38,535,780	54,051,521	59,675,889
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	168,185	244,717	152,348
D) Miscellaneous liability items	38,367,595	53,806,804	59,523,541
a) Suspense account	-	-	-
b) Provision for expected costs	3,498,304	1,517,509	1,750,585
c) Deferred tax liabilities	-	-	-
d) Accrued wages	402,074	224,636	344,681
e) Accrued rent	-	327	462
f) Accrued taxes	971,564	922,682	400,469
g) Other miscellaneous liability items	33,495,653	51,141,650	57,027,344
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	44,726,623	42,775,669	41,724,671
1. Quoted	4,289,850	13,003,447	13,003,447
2. Non quoted	34,489,900	24,957,136	25,137,136
3. Investment fund shares	-	-	-
4. Retained earnings	(27,510,211)	(48,208,803)	(47,977,794)
5. Current year result	(15,682,043)	117,609	(2,202,373)
6. General and special reserve	49,544,824	53,493,587	53,830,657
7. Valuation adjustments	(405,697)	(587,307)	(66,401)

Notes:

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

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

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	48,122,270	48,100,004	54,283,150
1. Loans and advances	26,333,926	28,584,133	31,617,846
2. Investments	4,893,208	7,279,609	8,201,861
3. Lendings to financial institutions	311,732	153,834	144,570
4. Balances with banks	2,239,324	1,792,539	1,745,029
5. Income from inter-office lending	14,320,185	10,172,170	12,476,167
6. Other	23,895	117,719	97,677
B. Mark-Up/Return/Interest Expensed	31,091,585	31,101,869	35,722,633
1. Deposits	13,670,823	15,638,116	17,812,517
2. Borrowings	2,330,420	4,580,279	4,521,919
3. Subordinated debt	444,263	544,060	756,756
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	320,833	164,532	152,598
6. Expense on inter-office borrowing	14,320,185	10,172,109	12,476,167
7. Other	5,062	2,773	2,676
I. Net Mark-Up/Return/Interest Income (A - B)	17,030,685	16,998,135	18,560,517
C. Non Mark-Up/Return/Interest Income	6,840,839	6,757,153	7,603,808
1. Fee & Commission Income	3,741,798	3,846,355	5,113,363
i. Branch banking customer fees	913,008	1,270,035	1,443,305
ii. Consumer finance related fees	215,892	177,328	195,748
iii. Card related fees (debit and credit cards)	85,439	88,798	110,037
iv. Credit related fees	574,627	28,311	728,829
v. Investment banking fee	-	-	-
vi. Commission on trade	192	192	218
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	4,214	4,720	5,136
ix. Commission on remittances including home remittances	802	(8)	313
x. Commission on utility bills	82	482	908
xi. Commission income - Bancassurance	20,550	(5,213)	5,769
xii. Rent on lockers	323	41	264
xiii. Commission on investments services	-	-	-
xiv. Other Commission	1,926,669	2,281,669	2,622,836
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(5,517)	(1,481)	(1,646)
i. Realised	1,124	181	1,496
ii. Unrealised - held for trading	(6,641)	(1,662)	(3,142)
6. Other Income	3,104,558	2,912,279	2,492,091
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	73,018	6,905	44,477
iii. Loss on termination of lease liability against right of use assets	51,164	10,945	(1,972)
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	2,980,376	2,894,429	2,449,586
II. Total Income (I + C)	23,871,524	23,755,288	26,164,325

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	21,640,308	20,035,420	22,076,515
1. Operating expenses	21,563,851	19,711,253	22,024,942
i. Total compensation expense	5,872,724	6,007,942	6,196,387
ii. Property expense	3,785,404	4,024,901	4,679,221
a. Rent and taxes	73,538	368,804	339,555
b. Insurance	387,691	540,845	514,918
c. Utilities cost	397,254	356,722	450,209
d. Lease rental	324,293	155,686	116,551
e. Fuel expense generators	146,616	150,079	139,027
f. Security (including guards)	380,693	434,698	444,213
g. Repair and maintenance (including janitorial charges)	555,984	403,645	1,055,577
h. Depreciation on right-of-use assets	248,600	393,734	335,133
i. Depreciation	1,270,735	1,220,688	1,284,037
iii. Information technology expenses	1,069,189	1,623,678	996,166
iv. Other operating expenses	10,836,535	8,054,733	10,153,168
2. Workers welfare fund	60,008	322,086	49,320
3. Other charges	16,449	2,081	2,253
i. Penalties imposed by State Bank of Pakistan	15,397	1,014	594
ii. Penalties imposed by other regulatory bodies (to be specified)	10	-	401
iii. Others (to be specified, if material)	1,042	1,067	1,258
III. Profit before provisions (II - D)	2,231,215	3,719,868	4,087,811
E. Provisions / (reversals) and write offs - net	8,807,486	5,989,297	4,005,293
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	8,856,303	6,850,436	4,778,014
4. (Reversals) / provisions against off balance sheet items	-	-	-
5. Reversals against other assets	70,150	(264,041)	(99,947)
6. Recovery of written off / charged off bad debts	(118,967)	(597,098)	(672,774)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(6,576,270)	(2,269,428)	82,518
G. Taxation	(1,871,654)	(61,536)	(136,736)
1. Current	304,308	1,211,931	1,469,035
2. Prior	82,430	57,584	57,584
3. Deferred	(2,258,392)	(1,331,051)	(1,663,356)
V. Profit After Taxation (IV - G)	(4,704,616)	(2,207,893)	219,254
Notes on Human Resources			
Number of Employees*	26,469	27,185	27,042
1. Permanent	19,233	19,725	19,624
a. Male	16,741	17,335	17,166
b. Female	2,492	2,390	2,458
2. Contractual	7,236	7,460	7,418
a. Male	6,376	6,480	6,392
b. Female	860	980	1,026

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks						
Type of Account	(Thousand Rupees)					
	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	88,634,033	120,523,196	92,361,878	122,446,063	94,010,252	135,569,195
II. Call Deposits	1,795	366,567	1,749	448,128	1,856	872,399
III. Other Deposit Accounts	129,047	3,832	131	4,078	398	4,488
IV. Saving Deposits	1,947,185	198,859,086	2,517,480	174,911,355	2,813,964	178,537,255
V. Fixed or Term Deposits	94,895	191,302,795	92,969	185,458,451	98,638	201,583,121
1) Less Than Three Months	2,393	7,709,660	960	3,444,064	1,279	5,709,031
2) For Three Months and Over but Less Than Six Months	1,953	16,162,609	2,063	9,186,346	1,640	8,889,429
3) For Six Months and Over but Less Than One Year	2,927	15,625,851	2,877	12,410,036	3,952	13,139,496
4) For One Year & Over but Less Than Two Years	34,779	104,273,142	41,825	116,215,602	45,839	121,425,018
5) For Two Years & Over but Less Than Three Years	2,832	4,317,005	2,521	4,308,173	3,097	5,204,666
6) For Three Years & Over but Less Than Four Years	37,591	32,568,431	31,399	30,533,718	33,499	40,286,745
7) For Four Years & Over but Less Than Five Years	206	159,588	130	98,252	60	36,043
8) For Five Years & Over but Less Than Ten Years	12,214	10,486,509	11,194	9,262,259	9,272	6,892,693
9) For Ten Years and Over	-	-	-	-	-	-
Total	90,806,955	511,055,476	94,974,207	483,268,074	96,925,108	516,566,457

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Mar-23	Jun-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	511,055,476	483,268,074	135,569,195	872,399	4,488	178,537,255
I. GOVERNMENT	35,936,470	34,871,772	6,512,452	220	-	8,173,130
A. Federal Government	21,741,644	19,981,101	2,437,513	-	-	6,354,178
B. Provincial Governments	14,033,385	14,723,248	4,074,407	100	-	1,719,415
C. Local Bodies	161,441	167,422	533	120	-	99,537
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	729,136	190,824	710	33	-	1,361,312
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	18	851	710	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	1,471	40,694	-	-	-	2,730
Manufacturing	726,166	148,596	-	-	-	1,352,137
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	1,448	649	-	-	-	6,445
III. NON-BANK FINANCIAL INSTITUTIONS	121,598,953	99,589,521	489,131	532	-	80,492,680
Mutual Funds and AMCs	66,112,443	63,066,905	116	-	-	50,777,387
Insurance & Pension Funds	2,867,975	1,598,784	196,393	532	-	1,571,515
MFIs and DFIs	14,797,014	7,062,367	15,004	-	-	4,787,970
Stock Exchange & Brokerage Houses	24,960	25,817	4,114	-	-	13,029
Modarabas	11,703	11,706	396	-	-	5,026
Other NBFIs	37,784,858	27,823,942	273,107	-	-	23,337,753
IV. PRIVATE SECTOR (BUSINESS)	37,980,551	36,252,213	4,461,316	338,759	-	19,118,557
A. Agriculture, forestry and fishing	3,501,296	3,328,895	783,106	4	-	1,800,282
1. Crop and animal production, hunting and related service activities	3,117,537	2,944,620	783,091	4	-	1,796,061
Growing of Wheat, Rice, Sugar Cane & Cotton	2,152,973	2,028,544	619,441	4	-	1,252,125
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,634	5,561	26,727	-	-	561
Growing of other fruits, vegetables and crops	32,623	21,902	7,179	-	-	5,469
Raising of livestock and other related activities	211,434	186,411	28,865	-	-	77,069
Other agricultural support activities	717,874	702,202	100,879	-	-	460,836
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	693	712	-	-	-	730
03 - Fishing and aquaculture	383,066	383,563	14	-	-	3,492
B. Mining and quarrying	15,015	4,131	684	-	-	5,992
05 - Mining of coal and lignite	1	1	-	-	-	-
06 - Extraction of crude petroleum and natural gas	14,003	4,103	163	-	-	5,989
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	21	26	520	-	-	3
09 - Mining support service activities	990	2	2	-	-	-
C. Manufacturing	5,031,071	2,445,932	390,016	1	-	1,713,009
10 - Manufacture of food products	1,494,046	585,566	125,340	-	-	116,955
11 - Manufacture of beverages	2,933	2,109	1,282	-	-	10,756
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	230,973	281,754	16,948	-	-	385,739
Preparation and spinning of textile fibres	42,821	58,060	3,383	-	-	41,701
Weaving of textiles	29,043	31,526	7,328	-	-	6,807
Finishing of textiles	3,721	302	289	-	-	8
Manufacture of knitted and crocheted fabrics	1,020	3,807	687	-	-	-
Manufacture of made-up textile articles, except apparel	17,210	12,951	4,594	-	-	6,298
Manufacture of carpets and rugs	133,733	174,181	0	-	-	330,846
Manufacture of other textiles n.e.c.	3,424	926	666	-	-	79
14 - Manufacture of wearing apparel	186,772	215,126	127,156	-	-	147,606
15 - Manufacture of leather and related products	1,324	1,206	925	-	-	554
			75	-	-	1

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
14,598,460	13,139,496	121,425,018	5,204,666	40,286,745	36,043	6,892,693	-	201,583,121	516,566,457
373,808	449,732	19,071,596	159,100	83,024	-	57,000	-	20,194,259	34,880,062
51,900	-	8,533,383	16,000	41,250	-	55,000	-	8,697,533	17,489,223
321,908	449,732	10,509,813	115,100	-	-	2,000	-	11,398,552	17,192,474
-	-	28,400	28,000	41,774	-	-	-	98,174	198,364
-	-	-	-	-	-	-	-	-	1,362,055
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	710
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	2,730
-	-	-	-	-	-	-	-	-	1,352,137
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	6,445
2,429,254	536,900	5,546,280	-	-	-	-	-	8,512,434	89,494,776
-	-	-	-	-	-	-	-	-	50,777,503
50,000	-	331,200	-	-	-	-	-	381,200	2,149,641
600,000	-	1,095,000	-	-	-	-	-	1,695,000	6,497,974
-	-	-	-	-	-	-	-	-	17,143
7,254	-	-	-	-	-	-	-	7,254	12,676
1,772,000	536,900	4,120,080	-	-	-	-	-	6,428,980	30,039,840
4,768,535	5,443,853	7,330,975	266,025	693,705	7,593	128,737	-	18,639,423	42,558,055
84,663	73,642	753,568	43,439	248,315	2,775	30,060	-	1,236,462	3,819,854
84,663	73,642	373,568	43,439	222,815	2,775	30,060	-	830,962	3,410,118
17,365	15,103	203,588	32,143	199,884	2,725	30,060	-	500,868	2,372,437
-	1,100	1,574	-	-	-	-	-	2,674	29,962
-	-	28,704	500	2,650	-	-	-	31,854	44,502
2,133	1,458	39,400	2,200	14,096	-	-	-	59,287	165,221
65,165	55,981	100,302	8,596	6,185	50	-	-	236,279	797,994
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	730
-	-	380,000	-	25,500	-	-	-	405,500	409,006
-	-	-	-	-	-	-	-	-	6,676
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	6,152
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	523
-	-	-	-	-	-	-	-	-	2
61,654	141,750	253,100	4,560	6,484	-	-	-	467,548	2,570,575
800	4,200	12,250	-	150	-	-	-	17,400	259,695
-	-	-	-	-	-	-	-	-	12,038
-	-	-	-	-	-	-	-	-	-
-	650	12,250	-	-	-	-	-	12,900	415,587
-	-	5,800	-	-	-	-	-	5,800	50,884
-	-	6,000	-	-	-	-	-	6,000	20,135
-	-	-	-	-	-	-	-	-	297
-	-	-	-	-	-	-	-	-	687
-	650	450	-	-	-	-	-	1,100	11,992
-	-	-	-	-	-	-	-	-	330,846
-	-	-	-	-	-	-	-	-	746
-	2,400	4,200	-	-	-	-	-	6,600	281,362
-	-	-	-	-	-	-	-	-	1,480
-	-	-	-	-	-	-	-	-	-

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Mar-23	Jun-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	142	255	75	-	-	1
Manufacture of luggage, handbags and the like, saddlery and harness	427	439	7	-	-	446
Manufacture of footwear	755	512	844	-	-	107
a. Leather wear	754	510	843	-	-	106
b. Rubber and Plastic wear	1	2	1	-	-	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	809	796	736	-	-	5
17 - Manufacture of paper and paper products	5,280	1,378	1,371	-	-	0
18 - Printing and reproduction of recorded media	10,822	10,363	4,358	-	-	2,931
Printing and other service activities related to printing	10,822	10,363	4,358	-	-	2,931
Reproduction of recorded media	-	0	0	-	-	-
19 - Manufacture of coke and refined petroleum products	6,982	3,173	5,452	-	-	40
20 - Manufacture of chemicals and chemical products	2,148,418	511,243	4,117	-	-	754,998
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,286	10,923	16,165	-	-	164
22 - Manufacture of rubber and plastics products	10,781	8,446	758	-	-	1
23 - Manufacture of other non-metallic mineral products	9,801	20,102	28,592	-	-	8,432
24 - Manufacture of basic metals	41,571	6,455	2,516	-	-	11,244
25 - Manufacture of fabricated metal products, except machinery and equipment	211	211	211	-	-	-
26 - Manufacture of computer, electronic and optical products	10,713	6,091	1,180	-	-	1,163
27 - Manufacture of electrical equipment	3,071	12,543	3,589	-	-	8,089
28 - Manufacture of machinery and equipment	507	1,367	112	-	-	506
29 - Manufacture of motor vehicles, trailers and semi-trailers	179	351	373	-	-	-
30 - Manufacture of other transport equipment	1	455	-	-	-	522
31 - Manufacture of furniture	15,531	21,011	2,317	-	-	3,383
32 - Other manufacturing	841,990	745,250	46,509	1	-	259,920
Manufacture of jewellery and related articles	32,796	73,334	2,844	-	-	10,328
Manufacture of imitation jewellery and related articles	2,166	737	3	-	-	691
Manufacture of musical instruments	486	32	-	-	-	33
Manufacture of sports goods	2,756	2,645	2	-	-	2,003
Manufacture of games and toys	-	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	6,982	6,251	2,248	-	-	438
Manufacture of Handicrafts	3,624	4,540	270	-	-	2,189
Other manufacturing n.e.c.	793,180	657,711	41,141	1	-	244,237
33 - Repair and installation of machinery and equipment	69	14	9	-	-	-
D. Electricity, gas, steam and air conditioning supply	32,622	18,074	2,303	-	-	21,231
Electric power generation, transmission and distribution	17,082	18,035	2,271	-	-	17,495
a) Hydal	6,225	7,164	249	-	-	6,790
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	183	190	1,997	-	-	12
f) Other	10,674	10,681	25	-	-	10,693
Manufacture of gas; distribution of gaseous fuels through mains	14,377	26	26	-	-	-
Steam and air conditioning supply	1,163	13	6	-	-	3,737
E. Water supply; sewerage, waste management and remediation activities	17	1,256	390	-	-	1
36 - Water collection, treatment and supply	11	1,250	385	-	-	0
37 - Sewerage	1	1	-	-	-	1
38 - Waste collection, treatment and disposal activities; materials recovery	-	0	0	-	-	-
39 - Remediation activities and other waste management services	5	5	5	-	-	-
F. Construction	698,949	664,022	246,159	257,112	-	554,998
41 - Construction of buildings	650,481	595,931	62,445	257,046	-	417,402
42 - Civil engineering	47,287	66,914	183,551	66	-	136,254
43 - Specialized construction activities	1,181	1,177	164	-	-	1,341

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	76
-	-	-	-	-	-	-	-	-	453
-	-	-	-	-	-	-	-	-	951
-	-	-	-	-	-	-	-	-	949
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	741
-	-	-	-	-	-	-	-	-	1,372
-	-	-	-	-	-	-	-	-	7,289
-	-	-	-	-	-	-	-	-	7,288
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	5,492
-	16,800	-	-	-	-	-	-	16,800	775,915
-	-	5,000	-	3,284	-	-	-	8,284	24,614
-	-	-	-	-	-	-	-	-	759
-	-	-	-	-	-	-	-	-	37,024
-	-	-	-	-	-	-	-	-	13,761
-	-	-	-	-	-	-	-	-	211
-	-	1,000	-	-	-	-	-	1,000	3,343
-	-	-	-	-	-	-	-	-	11,677
-	-	-	-	-	-	-	-	-	617
-	-	-	-	-	-	-	-	-	373
-	-	-	-	-	-	-	-	-	522
-	-	-	160	-	-	-	-	160	5,860
60,854	117,700	218,400	4,400	3,050	-	-	-	404,404	710,834
4,100	2,100	4,100	300	2,000	-	-	-	12,600	25,773
-	-	-	-	-	-	-	-	-	695
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	2,005
-	-	-	-	-	-	-	-	-	1
450	-	-	-	250	-	-	-	700	3,386
-	-	500	-	-	-	-	-	500	2,959
56,304	115,600	213,800	4,100	800	-	-	-	390,604	675,983
-	-	-	-	-	-	-	-	-	9
-	-	-	50	100	-	278	-	428	23,962
-	-	-	50	100	-	278	-	428	20,194
-	-	-	-	-	-	278	-	278	7,317
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	50	100	-	-	-	150	2,159
-	-	-	-	-	-	-	-	-	10,718
-	-	-	-	-	-	-	-	-	26
-	-	-	-	-	-	-	-	-	3,742
-	-	-	-	-	-	-	-	-	391
-	-	-	-	-	-	-	-	-	385
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	5
-	30,015	2,795	50,000	44,906	-	-	-	127,716	1,185,985
-	30,015	1,200	50,000	44,906	-	-	-	126,121	863,014
-	-	1,595	-	-	-	-	-	1,595	321,466
-	-	-	-	-	-	-	-	-	1,505

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Mar-23	Jun-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	6,666,966	6,943,914	1,643,182	55,079	-	2,490,347
45 - Wholesale and retail trade and repair of motor vehicles and	114,603	94,819	45,531	-	-	56,122
46 - Wholesale trade, except of motor vehicles and motorcycles	3,122,994	3,001,018	456,185	55,078	-	1,212,399
47 - Retail trade, except of motor vehicles and motorcycles	3,429,368	3,848,078	1,141,467	1	-	1,221,826
H. Transportation and storage	113,276	291,041	59,055	36	-	21,609
49 - Land transport and transport via pipelines	69,156	50,801	42,532	36	-	5,997
50 - Water transport	-	0	0	-	-	-
51 - Air transport	22,212	1,917	2,127	-	-	-
52 - Warehousing and support activities for transportation	12,105	26,012	151	-	-	15,578
53 - Courier activities other than national post activities	9,804	212,311	14,245	-	-	34
I. Accommodation and food service activities	379,464	377,725	13,690	-	-	21,934
55 - Accommodation	362,679	362,489	8,420	-	-	10,924
56 - Food and beverage service activities	16,785	15,236	5,269	-	-	11,010
J. Information and communication	6,121,276	7,312,716	368,727	100	-	2,026,684
58 - Publishing activities	8,207	4,713	3,170	-	-	20,200
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,019	735	295	-	-	126
60 - Programming and broadcasting activities	5	5	5	-	-	-
61 - Telecommunications	5,593,816	5,932,873	245,115	100	-	825,796
62 - Computer programming, consultancy and related activities	145,302	52,920	40,231	-	-	90,736
63 - Information service activities	372,927	1,321,468	79,910	-	-	1,089,825
K. Real estate activities	307,782	232,924	35,871	1,000	-	168,707
L. Professional, scientific and technical activities	1,622,199	1,775,958	70,101	556	-	818,556
69 - Legal and accounting activities	547,405	633,461	21,608	-	-	381,063
70 - Activities of head offices; management consultancy activities	206,224	208,328	8,329	-	-	182,062
71 - Architectural and engineering activities; technical testing and analysis	113,829	106,221	5,422	556	-	49,121
72 - Scientific research and development	6,415	7,277	49	-	-	7,346
73 - Advertising and market research	84,518	87,224	27,886	-	-	30,768
74 - Other professional, scientific and technical activities	662,751	732,637	6,804	-	-	168,194
75 - Veterinary activities	1,057	810	2	-	-	2
M. Administrative and support service activities	630,429	710,116	102,536	434	-	137,558
77 - Rental and leasing activities	16,422	28,390	187	-	-	4,191
78 - Employment activities	107	52	51	-	-	50
79 - Travel agency, tour operator, reservation service and related activities	133,451	124,662	28,285	129	-	33,546
80 - Security and investigation activities	56,573	72,811	9,092	-	-	33,969
81 - Services to buildings and landscape activities	21,217	42,699	750	-	-	4,348
82 - Office administrative, office support and other business support activities	402,657	441,502	64,170	305	-	61,453
N. Education	2,639,290	2,724,935	101,683	5,135	-	393,914
O. Human health and social work activities	985,210	757,403	122,536	-	-	340,476
86 - Human health activities	759,014	667,753	64,007	-	-	285,667
87 - Residential care activities	121,706	28,045	11,958	-	-	14,032
88 - Social work activities with and without accommodation	104,490	61,605	46,571	-	-	40,777
P. Arts, entertainment and recreation	40,029	125,496	2,103	-	-	2,275
Q. Other service activities	9,195,663	8,537,675	519,174	19,302	-	8,600,985
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	40,253,523	36,044,776	2,037,604	1,326	-	9,099,367
A. Private Trusts and Non-profit Organizations	25,968,196	16,561,207	309,578	1,225	-	4,693,584
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	14,285,327	19,483,568	1,728,027	101	-	4,405,783
VI. PERSONAL	216,742,326	219,273,556	74,895,416	313,898	3,072	49,082,126
A. Salaried persons	23,908,009	24,737,598	1,858,728	135	-	5,736,632
B. Self employed	78,936,282	76,135,265	15,044,904	291,914	-	23,407,325
C. Other Personal	113,898,035	118,400,693	57,991,784	21,849	3,072	19,938,169
VII. OTHER	57,814,517	57,045,412	47,172,565	217,631	1,416	11,210,083
Total	511,055,476	483,268,074	135,569,195	872,399	4,488	178,537,255

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-23

Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
1,011,777	1,173,186	755,357	79,000	166,770	4,069	84,876	-	3,275,035	7,463,643
-	100	2,050	-	20,500	50	-	-	22,700	124,353
467,841	310,740	451,174	71,100	35,224	4,019	-	-	1,340,098	3,063,759
543,936	862,346	302,133	7,900	111,046	-	84,876	-	1,912,237	4,275,531
-	-	9,000	-	800	-	-	-	9,800	90,500
-	-	9,000	-	800	-	-	-	9,800	58,365
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	2,127
-	-	-	-	-	-	-	-	-	15,728
-	-	-	-	-	-	-	-	-	14,279
300	270,000	74,189	-	-	-	-	-	344,489	380,113
300	270,000	71,189	-	-	-	-	-	341,489	360,833
-	-	3,000	-	-	-	-	-	3,000	19,279
109,840	2,600,500	2,000,000	-	-	-	-	-	4,710,340	7,105,851
45,000	-	-	-	-	-	-	-	45,000	68,370
-	-	-	-	-	-	-	-	-	422
-	-	-	-	-	-	-	-	-	5
-	2,600,000	2,000,000	-	-	-	-	-	4,600,000	5,671,011
64,840	500	-	-	-	-	-	-	65,340	196,308
-	-	-	-	-	-	-	-	-	1,169,735
10,400	670	25,000	2,250	14,050	-	50	-	52,420	257,997
1,348,281	113,938	956,220	28,100	22,900	-	1,333	-	2,470,772	3,359,984
21,449	81,633	158,570	-	16,250	-	-	-	277,902	680,573
3,000	17,000	-	-	-	-	-	-	20,000	210,391
19,850	4,150	19,400	20,100	6,500	-	-	-	70,000	125,099
-	-	-	-	-	-	-	-	-	7,395
-	-	-	-	-	-	-	-	-	58,654
1,303,982	11,155	778,250	8,000	150	-	1,333	-	2,102,870	2,277,868
-	-	-	-	-	-	-	-	-	4
5,900	19,000	306,884	250	5,600	-	1,250	-	338,884	579,412
-	18,700	-	-	-	-	-	-	18,700	23,079
-	-	-	-	-	-	-	-	-	101
-	-	-	-	5,600	-	1,000	-	6,600	68,560
2,900	300	-	250	-	-	-	-	3,450	46,511
-	-	1,200	-	-	-	-	-	1,200	6,298
3,000	-	305,684	-	-	-	250	-	308,934	434,863
1,559,043	103,590	823,065	3,016	14,160	49	10,890	-	2,513,813	3,014,545
94,225	192,702	59,243	17,100	1,950	-	-	-	365,220	828,232
94,225	192,702	54,678	17,100	1,950	-	-	-	360,655	710,329
-	-	65	-	-	-	-	-	65	26,055
-	-	4,500	-	-	-	-	-	4,500	91,848
-	-	-	-	-	-	-	-	-	4,378
482,452	724,860	1,312,555	38,260	167,670	700	-	-	2,726,497	11,865,958
2,905,730	2,624,953	24,459,739	351,781	360,968	-	320,189	-	31,023,360	42,161,657
1,448,726	1,707,105	13,261,033	40,000	29,890	-	185,300	-	16,672,054	21,676,441
1,457,004	917,848	11,198,706	311,781	331,078	-	134,889	-	14,351,306	20,485,216
4,040,496	3,984,950	61,325,401	4,279,080	38,321,576	28,450	6,336,246	-	118,316,199	242,610,711
504,713	556,257	9,195,621	747,041	6,774,892	3,100	445,526	-	18,227,150	25,822,645
1,158,279	1,026,447	29,496,804	2,212,814	19,766,336	8,800	1,151,044	-	54,820,524	93,564,666
2,377,504	2,402,246	22,632,976	1,319,225	11,780,348	16,550	4,739,676	-	45,268,525	123,223,399
80,637	99,108	3,691,028	148,680	827,472	-	50,521	-	4,897,446	63,499,142
14,598,460	13,139,496	121,425,018	5,204,666	40,286,745	36,043	6,892,693	-	201,583,121	516,566,457

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,670	33,267	35,936	2,022	32,850	34,872	2,351	32,529	34,880
	NFPSEs	-	729	729	-	191	191	-	1,362	1,362
	NBFCs & Fin Aux.	201	121,398	121,599	113	99,476	99,590	336	89,159	89,495
	Private Sector	1,643	36,337	37,981	1,537	34,716	36,252	3,568	38,989	42,557
	Trust Fund	1,555	38,699	40,254	1,478	34,567	36,045	1,439	40,723	42,161
	Personal	55,548	161,194	216,742	52,704	166,570	219,274	64,284	167,961	232,245
	Others	923	56,891	57,815	823	56,222	57,045	746	73,120	73,866
	Total	62,541	448,514	511,055	58,677	424,592	483,268	72,723	443,843	516,567
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	2,001	2,004	81	433	514	6	303	309
	NFPSEs	-	13	13	-	14	14	-	57	57
	NBFCs & Fin Aux.	0	5,429	5,429	0	4,466	4,466	0	4,708	4,708
	Private Sector	894	12,905	13,799	926	17,132	18,058	2,736	12,755	15,492
	Trust Fund	658	15,997	16,655	787	13,774	14,561	562	15,937	16,499
	Personal	32,802	46,895	79,697	30,545	49,030	79,576	39,085	46,684	85,769
	Others	355	4,385	4,741	351	3,302	3,652	207	2,854	3,061
	Total	34,712	87,626	122,337	32,689	88,151	120,840	42,597	83,298	125,896
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	3,024	3,027	3	1,840	1,843	2	1,497	1,499
	NFPSEs	-	714	714	-	137	137	-	1,298	1,298
	NBFCs & Fin Aux.	1	109,009	109,010	1	87,912	87,914	1	77,960	77,962
	Private Sector	379	20,835	21,215	274	13,556	13,831	401	22,439	22,840
	Trust Fund	257	11,699	11,956	235	8,143	8,378	234	13,848	14,082
	Personal	13,077	54,506	67,583	12,802	45,828	58,631	14,579	44,496	59,076
	Others	172	46,902	47,074	150	47,901	48,052	183	65,766	65,949
	Total	13,889	246,690	260,579	13,467	205,318	218,785	15,401	227,304	242,704
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,017	10,021	12,038	1,154	10,573	11,727	1,525	11,167	12,692
	NFPSEs	-	1	1	-	1	1	-	6	6
	NBFCs & Fin Aux.	0	0	0	0	0	0	0	0	0
	Private Sector	270	254	524	214	361	576	270	241	511
	Trust Fund	463	395	858	278	541	819	462	303	765
	Personal	5,435	4,250	9,685	5,040	4,740	9,780	5,865	5,495	11,360
	Others	166	474	639	135	450	586	175	440	615
	Total	7,678	14,461	22,139	6,822	16,666	23,488	8,297	17,653	25,950
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	136	136	0	68	68	0	576	576
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	0	0	0	74	74	0	13	13
	Trust Fund	-	506	506	0	376	376	0	418	418
	Personal	396	173	568	348	222	570	261	275	536
	Others	0	4	4	0	2	3	0	2	2
	Total	396	820	1,216	349	743	1,092	261	1,284	1,545
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	9,326	9,326	-	10,494	10,494	-	10,059	10,059
	NFPSEs	-	0	0	-	40	40	-	1	1
	NBFCs & Fin Aux.	-	1,527	1,527	-	1,245	1,245	-	1,304	1,304
	Private Sector	-	1,915	1,915	-	2,762	2,762	-	3,026	3,026
	Trust Fund	-	8,451	8,451	-	9,697	9,697	-	8,590	8,590
	Personal	-	49,556	49,556	-	60,641	60,641	-	64,563	64,563
	Others	-	4,529	4,529	-	3,893	3,893	-	3,595	3,595
	Total	-	75,304	75,304	-	88,773	88,773	-	91,138	91,138

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-						
	Govt.	648	8,254	8,902	784	8,927	9,711	818	8,399	9,217
	NFPSEs	-	0	0		0	0		0	0
	NBFCs & Fin Aux.	200	4,018	4,219	111	4,166	4,277	334	3,500	3,834
	Private Sector	100	390	490	121	725	846	161	479	640
	Trust Fund	174	1,628	1,801	174	2,015	2,189	178	1,626	1,804
	Personal	3,776	2,798	6,574	3,940	2,777	6,718	4,464	2,846	7,310
	Others	266	560	825	187	629	816	180	412	592
	Total	5,164	17,648	22,812	5,318	19,240	24,558	6,135	17,262	23,397
AJK	Foreign	-	-	-						
	Govt.	-	504	504		514	514		528	528
	NFPSEs	-	-	-						
	NBFCs & Fin Aux.	-	1,414	1,414		1,687	1,687		1,687	1,687
	Private Sector	0	38	38	0	105	105	0	36	36
	Trust Fund	3	24	27	3	21	24	4	0	4
	Personal	26	3,016	3,042	27	3,331	3,358	29	3,601	3,630
	Others	-	37	37		44	44		51	51
	Total	29	5,032	5,061	31	5,702	5,733	33	5,904	5,937

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

Size of Account* (Rs.)	(Thousand Rupees)					
	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	89,477,776	82,828,939	92,748,872	57,716,554	94,217,489	58,301,580
5,000 to 10,000	852,274	5,001,587	390,922	2,600,009	1,049,271.0	7,253,270
10,000 to 20,000	149,312	2,079,821	1,103,871	17,413,735	736,222.0	10,224,009
20,000 to 25,000	35,963	798,874	147,485	3,261,636	180,269.0	3,989,099
25,000 to 30,000	23,940	651,285	92,946	2,528,765	118,851.0	3,233,929
30,000 to 40,000	31,865	1,096,561	116,976	4,002,486	141,052.0	4,837,716
40,000 to 50,000	21,876	969,704	68,565	3,058,301	86,725.0	3,859,991
50,000 to 60,000	29,429	1,534,265	58,005	3,087,390	72,603.0	3,890,719
60,000 to 70,000	8,512	549,098	26,312	1,696,506	37,017.0	2,389,592
70,000 to 80,000	6,915	516,795	18,504	1,379,611	15,504.0	1,167,442
80,000 to 90,000	5,957	503,552	14,004	1,184,048	28,880.0	2,363,847
90,000 to 100,000	4,914	466,047	11,561	1,096,629	16,572.0	1,570,991
100,000 to 200,000	39,825	5,208,532	59,246	7,779,014	85,419.0	11,220,300
200,000 to 300,000	20,858	4,830,662	21,535	4,982,417	28,946.0	6,711,572
300,000 to 400,000	11,395	3,794,502	11,616	3,862,004	14,825.0	4,939,773
400,000 to 500,000	8,344	3,641,508	7,956	3,453,804	9,564.0	4,150,629
500,000 to 600,000	18,849	9,623,502	18,213	9,276,661	20,275.0	10,349,422
600,000 to 700,000	4,391	2,778,902	4,256	2,692,827	4,851.0	3,068,898
700,000 to 800,000	3,398	2,491,551	3,278	2,410,402	4,109.0	3,023,559
800,000 to 900,000	2,760	2,301,732	2,572	2,140,004	3,045.0	2,532,645
900,000 to 1,000,000	2,304	2,162,303	2,183	2,052,907	2,870.0	2,711,452
1,000,000 to 2,000,000	24,983	29,424,334	24,382	28,611,908	26,715.0	31,162,651
2,000,000 to 3,000,000	8,044	18,205,576	7,717	17,449,073	9,132.0	20,655,649
3,000,000 to 4,000,000	2,842	9,395,887	2,659	8,798,379	2,972.0	9,772,861
4,000,000 to 5,000,000	1,538	6,620,688	1,618	6,987,869	1,737.0	7,481,704
5,000,000 to 6,000,000	3,534	17,942,579	3,601	18,294,924	4,161.0	21,190,350
6,000,000 to 7,000,000	602	3,796,870	683	4,304,423	739.0	4,666,218
7,000,000 to 8,000,000	380	2,790,843	432	3,178,206	489.0	3,607,822
8,000,000 to 9,000,000	329	2,731,169	350	2,928,744	381.0	3,175,156
9,000,000 to 10,000,000	269	2,543,532	286	2,704,094	270.0	2,528,260
10,000,000 to 100,000,000	3,194	63,089,088	3,239	64,598,353	3,799.0	75,977,309
100,000,000 & Over	383	220,685,190	362	187,736,391	354.0	184,558,044
Total	90,806,955	511,055,476	94,974,207	483,268,074	96,925,108	516,566,457

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

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	511,264	97,153,147	521,549	107,201,510	505,961	112,421,104
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	6,920	3,095,146	7,397	3,561,095	6,706	3,454,910
A. Transport Equipment	3,473	2,398,117	4,103	2,922,503	3,952	2,933,523
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	3,447	697,029	3,294	638,592	2,754	521,387
V. Real Estate	54,959	30,380,111	165,870	55,898,557	191,242	60,240,754
A. Land	21,797	6,020,289	27,102	7,057,291	37,204	7,667,897
1. Residential	-	-	86	65,268	85	60,679
(a) House	-	-	86	65,268	85	60,679
(b) Flat	-	-	-	-	-	-
2. Non-Residential	21,797	6,020,289	27,016	6,992,023	37,119	7,607,218
(a) Commercial	-	6,020,289	-	-	13	14,830
(b) Industrial	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
B. Buildings:	33,162	24,359,822	138,768	48,841,267	154,038	52,572,857
1. Residential	24,957	19,069,896	24,778	18,576,772	27,251	20,641,444
(a) House	24,797	18,826,792	24,620	18,338,770	27,086	20,406,894
(b) Flat	160	243,104	158	238,002	165	234,550
2. Non-Residential	8,205	5,289,926	113,990	30,264,495	126,787	31,931,413
(a) Commercial	1,010	702,002	1,014	704,422	1,002	704,204
(b) Industrial	-	-	-	-	-	-
(c) Others	7,129	4,524,121	112,976	29,514,243	125,784	31,226,849
VI. Fixed Deposits and Insurance Policies	2,190	612,405	2,147	563,391	2,183	609,522
A. Bank Deposits	2,190	612,405	2,147	563,391	2,183	609,522
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,018	547,445	2,010	530,988	2,073	572,716
3. Other Deposits	172	64,960	137	32,403	110	36,806
B. Insurance Policies	-	-	-	-	-	-
VII. Others	255,142	41,465,778	216,643	34,320,630	473,126	68,581,446
A. Other Secured Advances	96,456	16,391,234	82,602	12,864,781	75,101	13,349,310
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	-	-	-	-
3. Others	96,456	16,391,234	82,602	12,864,781	75,101	13,349,310
B. Advances Secured by Guarantee(s)	158,686	25,074,544	134,041	21,455,849	398,025	55,232,136
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	158,686	25,074,544	134,041	21,455,849	398,025	55,232,136
VIII. Unsecured Advances	4,500,683	189,019,742	4,569,894	175,221,102	4,415,957	141,422,162
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	534	730,823	113,556	11,478,900	704,198	9,056,645
3. Others	4,500,149	188,288,919	4,456,338	163,742,203	3,711,759	132,365,517
Total	5,331,158	361,726,329	5,483,500	376,766,286	5,595,175	386,729,898

8.8 Advances Classified by Borrowers

Borrower	Microfinance Banks					
	(Thousand Rupees)					
	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,331,158	361,726,329	5,483,500	376,766,286	5,595,175	386,729,898
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,991,584	249,243,488	1,913,341	258,437,540	1,948,397	280,306,626
A. Agriculture, forestry and fishing	1,458,330	172,824,406	1,400,142	178,768,597	1,444,815	199,197,682
1. Crop and animal production, hunting and related service activities	1,458,293	172,817,243	1,400,068	178,758,238	1,442,345	198,938,511
Growing of Wheat, Rice, Sugar Cane & Cotton	510,457	54,679,525	585,144	66,587,952	618,583	77,420,183
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,978	768,617	5,606	812,327	4,287	516,578
Growing of other fruits, vegetables and crops	21,602	3,256,241	30,449	4,617,558	38,908	4,872,152
Raising of livestock and other related activities	764,471	93,768,995	727,609	97,212,044	746,948	109,255,729
Other agricultural support activities	155,785	20,343,865	51,260	9,528,358	33,619	6,873,868
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	37	7,163	74	10,359	2,470	259,171
B. Mining and quarrying	1	59	2	374	2	332
05 - Mining of coal and lignite	-	-	1	315	1	273
06 - Extraction of crude petroleum and natural gas	1	59	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	58,391	5,528,414	63,822	8,338,272	51,845	6,659,190
10 - Manufacture of food products	11,827	1,223,686	11,367	1,268,994	10,955	1,272,372
11 - Manufacture of beverages	309	66,698	346	77,697	362	80,089
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	1,907	161,772	5,596	2,038,283	3,785	1,706,492
Preparation and spinning of textile fibres	-	-	1,634	128,282	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	13	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	340	59,956	375	73,694	321	70,701
Manufacture of carpets and rugs	284	28,493	200	22,001	261	30,486
Manufacture of other textiles n.e.c.	1,282	73,310	3,386	1,814,294	3,202	1,605,293
14 - Manufacture of wearing apparel	6,439	421,679	5,841	386,893	5,690	387,609
15 - Manufacture of leather and related products	305	30,333	255	28,908	336	47,910

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	133	18,665	104	17,528	88	14,466
Manufacture of luggage, handbags and the like, saddlery and harness	4	816	4	810	115	24,574
Manufacture of footwear	168	10,852	147	10,570	133	8,870
a. Leather wear	168	10,852	147	10,570	132	8,870
b. Rubber and Plastic wear	-	-	-	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	274	42,304	269	42,244	290	47,610
17 - Manufacture of paper and paper products	9	2,494	4	2,184	9	2,245
18 - Printing and reproduction of recorded media	173	29,776	169	32,714	163	32,406
Printing and other service activities related to printing	173	29,776	169	32,714	163	32,406
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	234	4	234	4	234
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	1,302	10	1,067	8	839
22 - Manufacture of rubber and plastics products	6	942	6	628	13	8,151
23 - Manufacture of other non-metallic mineral products	350	65,468	303	55,975	280	59,262
24 - Manufacture of basic metals	327	50,243	662	86,151	311	52,091
25 - Manufacture of fabricated metal products, except machinery and equipment	28,658	2,046,594	25,323	1,800,867	21,826	1,536,394
26 - Manufacture of computer, electronic and optical products	611	65,279	480	53,572	474	56,835
27 - Manufacture of electrical equipment	-	-	5	11,112	11	19,069
28 - Manufacture of machinery and equipment	3	71	3	71	3	71
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	21	1,228	16	956	13	711
31 - Manufacture of furniture	724	104,571	609	95,529	692	102,850
32 - Other manufacturing	6,431	1,213,742	12,554	2,354,193	6,620	1,245,949
Manufacture of jewellery and related articles	161	83,863	6,355	1,247,401	97	19,755
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	13	1,456	13	1,283	16	1,434
Manufacture of sports goods	23	1,304	22	4,870	149	26,275
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	184	17,349	130	11,414	364	68,568
Manufacture of Handicrafts	164	9,117	453	27,779	492	41,926
Other manufacturing n.e.c.	5,886	1,100,653	5,581	1,061,447	5,502	1,087,992
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	887	777,810	944	860,183	1,042	1,045,759
Electric power generation, transmission and distribution	887	777,810	944	860,183	1,042	1,045,759
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	887	777,810	944	860,183	1,042	1,045,759
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	8,849	3,431,953	9,778	3,524,984	8,817	3,119,447
41 - Construction of buildings	8,849	3,431,953	9,778	3,524,984	8,817	3,119,447
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks						(Thousand Rupees)
Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	251,225	42,052,130	221,943	40,686,804	258,510	48,125,218
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,128	824,312	5,715	859,494	2,728	505,203
46 - Wholesale trade, except of motor vehicles and motorcycles	49,109	8,397,356	47,727	9,139,101	50,035	10,945,648
47 - Retail trade, except of motor vehicles and motorcycles	198,988	32,830,462	168,501	30,688,209	205,747	36,674,368
H. Transportation and storage	2,517	1,574,201	2,227	1,420,575	2,302	1,469,133
49 - Land transport and transport via pipelines	2,424	1,564,034	2,154	1,411,753	2,190	1,457,353
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	93	10,167	73	8,822	112	11,781
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2,270	343,646	3,606	510,103	2,074	339,899
55 - Accommodation	1,102	241,096	1,056	240,253	1,080	244,571
56-Food and beverage service activities	1,168	102,550	2,550	269,850	994	95,328
J. Information and communication	260	38,868	230	35,089	237	36,088
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	141	19,011	122	18,225	128	19,301
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	102	17,699	93	15,211	94	14,736
62 - Computer programming, consultancy and related activities	17	2,158	15	1,653	15	2,051
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	56	3,478	45	2,834	28	3,376
L. Professional, scientific and technical activities	2,705	349,065	2,246	344,262	2,508	387,168
69 - Legal and accounting activities	1,080	203,424	1,118	226,999	1,383	264,193
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	477	52,204	343	43,946	389	51,101
72 - Scientific research and development	-	-	1	199	1	199
73 - Advertising and market research	1,143	92,711	779	72,367	694	65,109
74 - Other professional, scientific and technical activities	4	526	3	470	3	508
75 - Veterinary activities	1	200	2	281	38	6,058
M. Administrative and support service activities	112,561	12,907,374	102,040	12,607,804	87,038	10,446,402
77 - Rental and leasing activities	100	9,652	74	7,760	81	8,815
78 - Employment activities	109,304	12,383,308	98,826	12,088,569	83,649	9,913,390
79 - Travel agency, tour operator, reservation service and related activities	145	16,141	109	14,079	108	15,595
80 - Security and investigation activities	2	70	2	70	2	70
81. Services to buildings and landscape activities	48	8,479	44	7,219	43	8,990
82 - Office administrative, office support and other business support activities	2,962	489,724	2,985	490,107	3,155	499,541
N. Education	741	210,247	6,980	860,763	6,014	763,835
O. Human health and social work activities	22,925	1,756,778	23,716	1,990,127	24,829	2,041,129
86 - Human health activities	325	59,304	1,034	189,512	436	84,539
87 - Residential care activities	22,600	1,697,474	22,682	1,800,615	24,393	1,956,590
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	5,135	411,255	3,628	339,666	3,265	329,526
Q. Other service activities	64,731	7,033,803	71,992	8,147,103	55,071	6,342,441
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	3,300,239	106,006,612	3,535,483	112,893,934	3,616,711	101,149,894
A. Bank Employees	7,655	4,065,921	7,443	4,129,982	7,099	4,517,888
1) For house building	740	2,712,144	745	2,764,287	741	2,923,606
2) For transport i.e. purchase of car etc.	1,268	596,235	1,248	589,931	1,182	632,423
3) Other purposes	5,647	757,542	5,450	775,764	5,176	961,859
B. Consumer Financing	3,044,208	81,329,389	3,280,179	87,692,819	3,400,022	81,219,658
1) For house building	118,210	40,295,427	126,743	42,313,064	141,981	44,785,461
2) For transport i.e. purchase of car etc	2,199	1,489,635	2,040	1,489,165	1,816	1,362,150
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	2,923,799	39,544,328	3,151,396	43,890,590	3,256,225	35,072,047
C) Other	248,376	20,611,302	247,861	21,071,133	209,590	15,412,348
VII. OTHER	39,335	6,476,229	34,676	5,434,811	30,067	5,273,379
Total	5,331,158	361,726,329.1	5,483,500	376,766,286	5,595,175	386,729,898

8.9 Advances Classified by Rate of Interest Microfinance Banks

(Thousand Rupees)

Rate of Interest	Dec-22	Mar-23	Jun-23
0.00	9,354,051	9,010,064	16,737,091
1.00	-	-	-
2.00	-	-	-
3.00	240,821	294,002	332,496
4.00	73,847	92,886	122,189
5.00	14,035,139	19,957,509	14,065,968
6.00	5,250	-	-
7.00	33,939	-	26,791
8.00	477,589	-	97,842
9.00	207,951	1	-
10.00	742,454	1,306,741	1,280,504
11.00	11,541	102,491	7,103
12.00	13,432	13,275	12,331
13.00	196,269	312,762	277,173
14.00	137,394	149,281	133,624
15.00	733,585	801,425	765,568
16.00	338,734	311,589	284,044
17.00	261,666	89,037	70,351
18.00	1,164,529	942,891	868,999
19.00	840,046	748,656	654,089
20.00	3,528,928	3,766,606	3,188,956
21.00	3,403,716	2,913,014	2,710,879
22.00	4,965,711	4,061,589	3,654,230
23.00	5,982,161	4,926,256	4,411,097
24.00	6,123,181	5,493,399	4,822,446
25.00	11,914,287	9,108,448	6,832,934
26.00	19,516,782	13,565,582	10,117,408
27.00	13,426,515	10,466,574	8,003,908
28.00	28,819,193	25,416,520	18,860,100
29.00	13,470,521	12,182,305	10,301,002
30.00	16,146,902	15,151,240	12,416,286
31.00	15,227,675	16,590,283	18,619,672
32.00	27,048,374	25,051,739	19,225,308
33.00	33,868,829	37,910,759	29,225,441
34.00	30,433,447	32,011,082	26,093,746
35.00	13,531,428	15,990,791	14,136,140
36.00	23,981,233	26,146,439	28,217,441
37.00	11,891,301	16,789,921	22,183,865
38.00	4,264,389	9,822,989	14,045,753
39.00	1,119,797	3,385,086	7,387,676
40.00	990,343	7,258,351	13,575,604
41.00	1,752,488	1,797,631	14,020,239
42.00	9,507,966	11,106,869	10,404,993
43.00	879,039	1,440,731	6,457,894
44.00	1,830,288	761,404	3,202,878
45.00	916,583	1,453,940	2,341,676
46.00	5,200,613	4,472,544	3,249,125
47.00	3,222,809	4,576,276	4,941,531
48.00	7,381,986	6,878,020	8,408,425
49.00	2,636,215	3,214,584	72,082
50.00 & above	9,875,394	8,922,703	19,865,001
Total	361,726,329	376,766,286	386,729,898

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "36" means 35 (incl.) to 36 (excl.)

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	166,304	82,940	249,243	173,208	85,230	258,438	189,086	91,221	280,307
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	63,054	42,953	106,007	66,376	46,518	112,894	54,633	46,517	101,150
	Others	3,903	2,573	6,476	3,344	2,091	5,435	3,096	2,178	5,273
	Total	233,261	128,466	361,726	242,927	133,839	376,766	246,814	139,916	386,730
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	121,681	50,209	171,890	126,326	59,463	185,789	135,545	61,765	197,310
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	33,529	22,311	55,840	35,073	21,247	56,320	26,327	20,301	46,628
	Others	2,357	1,111	3,468	2,120	889	3,009	2,050	926	2,976
	Total	157,566	73,632	231,198	163,519	81,598	245,118	163,922	82,992	246,915
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	33,263	23,714	56,977	34,749	14,672	49,421	40,366	17,182	57,548
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	22,401	10,306	32,707	24,000	11,244	35,244	21,647	11,043	32,690
	Others	1,425	785	2,210	1,080	607	1,687	890	567	1,458
	Total	57,089	34,805	91,894	59,829	26,523	86,352	62,903	28,793	91,696
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	7,618	4,273	11,891	8,291	5,887	14,178	8,756	6,527	15,283
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,427	2,522	4,950	2,715	2,912	5,627	2,420	2,694	5,114
	Others	27	478	506	45	426	471	64	509	573
	Total	10,073	7,273	17,346	11,050	9,225	20,276	11,241	9,730	20,971
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,047	270	1,316	1,219	363	1,582	1,494	449	1,942
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,386	799	3,185	2,460	855	3,315	2,315	861	3,176
	Others	94	30	125	90	24	115	75	28	103
	Total	3,527	1,099	4,625	3,770	1,242	5,011	3,884	1,338	5,222
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	706	706	-	1,091	1,091	-	1,205	1,205
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	5,276	5,276	-	8,733	8,733	-	10,233	10,233
	Others	-	27	27	-	44	44	-	73	73
	Total	-	6,009	6,009	-	9,867	9,867	-	11,511	11,511

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,303	1,819	4,122	2,542	1,907	4,449	2,839	1,951	4,789
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,051	503	2,554	2,049	474	2,523	1,849	388	2,237
	Others	0	-	0	8	3	11	15	6	21
	Total	4,354	2,322	6,676	4,599	2,384	6,983	4,703	2,344	7,047
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	78	1,687	1,765	81	1,847	1,928	86	2,142	2,228
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	75	1,076	1,151	79	1,054	1,133	74	997	1,071
	Others	-	141	141	-	99	99	-	69	69
	Total	153	2,904	3,057	160	3,000	3,160	160	3,208	3,368

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,656,430	5,118,583	2,855,355	6,553,942	2,981,713	7,944,901
5,000 to 10,000	65,353	449,774	76,167	523,639	124,186	836,791
10,000 to 20,000	90,474	1,389,359	76,626	1,148,543	102,952	1,472,102
20,000 to 25,000	62,594	1,345,573	84,428	1,880,162	41,587	927,292
25,000 to 30,000	66,780	1,844,325	54,243	1,503,231	55,119	1,522,907
30,000 to 40,000	150,627	5,384,710	123,535	4,284,953	128,743	4,466,626
40,000 to 50,000	191,625	8,767,297	173,259	7,719,804	151,663	6,679,186
50,000 to 60,000	217,628	11,827,986	220,935	11,829,636	191,560	10,164,879
60,000 to 70,000	217,588	13,999,266	204,768	13,084,938	177,256	11,196,395
70,000 to 80,000	236,037	17,635,232	220,854	16,483,620	198,092	14,591,431
80,000 to 90,000	132,527	11,150,267	118,683	9,942,039	130,356	10,833,910
90,000 to 100,000	158,849	15,137,246	131,431	12,478,007	117,724	11,106,411
100,000 to 200,000	697,425	92,231,264	713,716	94,765,509	728,899	97,210,666
200,000 to 300,000	170,303	40,174,590	189,086	44,160,096	210,506	48,693,530
300,000 to 400,000	73,565	25,029,750	78,835	26,836,727	81,926	27,792,054
400,000 to 500,000	41,906	18,732,110	46,524	20,829,064	49,379	21,954,685
500,000 to 600,000	26,054	13,934,959	30,055	16,074,591	35,254	18,905,482
600,000 to 700,000	15,409	9,938,138	17,754	11,472,312	16,671	10,777,240
700,000 to 800,000	12,479	9,307,159	14,126	10,548,400	16,592	12,389,152
800,000 to 900,000	9,567	8,096,712	11,541	9,800,765	12,238	10,430,277
900,000 to 1,000,000	13,861	13,251,050	15,835	15,125,722	14,114	13,427,859
1,000,000 to 2,000,000	21,513	29,530,268	23,091	32,006,489	25,292	34,211,118
2,000,000 & Over	2,564	7,450,711	2,653	7,714,096	3,353	9,195,005
Total	5,331,158	361,726,329	5,483,500	376,766,286	5,595,175	386,729,898

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	201,253,526.2	203,420,442.0	201,153,204.2	144,897,698	146,158,534	145,313,132	135,137,523	136,889,271	135,670,231
1) Treasury Bills	120,610,096.2	122,338,535.0	120,545,226.8	58,325,043	59,174,430	58,623,125	41,152,519	42,435,742	41,139,276
2) Pakistan Investment Bonds (PIBs)	80,643,430.0	81,081,907.0	80,607,977.4	86,572,655	86,984,104	86,690,007	93,985,004	94,453,529	94,530,955
a. Fixed Rate	70,130,879.7	70,481,907.0	69,845,450.2	75,757,231	76,084,104	75,612,228	69,128,289	69,303,529	69,083,419
b. Floating Rate	10,512,550.3	10,600,000.0	10,762,527.2	10,815,424	10,900,000	11,077,779	24,856,715	25,150,000	25,447,536
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,839.0	255,919.0	255,839.0	255,838	255,919	255,838	255,838	255,919	255,838
IX. MUTUAL FUNDS	21,913,212.0	21,913,212.0	21,913,212.0	22,986,255	22,986,255	22,986,255	17,887,886	17,887,886	17,887,886
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	2,310,543.0	2,324,947.0	2,320,171.0	1,730,433	1,747,539	1,744,515	5,319,981	5,339,785	5,332,244
a. Government Islamic Securities	1,298,490.0	1,299,200.0	1,308,118.0	1,686,942	1,687,575	1,701,024	5,279,267	5,279,821	5,291,530
1. GOP Ijara Sukuk	1,298,490.0	1,299,200.0	1,308,118.0	1,686,942	1,687,575	1,701,024	5,279,267	5,279,821	5,291,530
a. Variable Rental Rate (VRR)	1,298,490.0	1,299,200.0	1,308,118.0	1,686,942	1,687,575	1,701,024	5,279,267	5,279,821	5,291,530
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	1,012,053.0	1,025,747.0	1,012,053.0	43,491	59,964	43,491	40,714	59,964	40,714
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	965,824.0	965,824.0	965,824.0	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	46,229.0	59,923.0	46,229.0	43,491	59,964	43,491	40,714	59,964	40,714
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	225,733,120.2	227,914,520.0	225,642,426.2	169,870,225	171,148,247	170,299,741	158,601,228	160,372,861	159,146,199