

Development Finance Institutions

9.1 Assets and Liabilities
Development Finance Institutions

(Thousand Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	1,408,644,256	1,665,162,799	3,203,542,765
I. Currency and Deposits	11,383,577	9,989,369	11,447,087
1. Currency	12,370	18,242	15,422
2. Transferable Deposits	2,527,037	2,541,149	3,901,391
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	8,844,170	7,429,978	7,530,274
II. Securities(other than shares)	1,113,837,886	1,357,019,518	2,898,710,510
1. Short-term	605,587,749	747,494,354	2,180,711,867
2. Long-term	508,250,137	609,525,164	717,998,643
III. Loans extended (Advances)¹	199,234,276	202,692,540	185,466,776
1. Short-term	54,495,251	56,978,194	42,278,905
A) Money at call	-	6,108,481	127,000
B) Reverse Repo	21,664,492	18,872,795	5,242,845
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	32,830,759	31,996,918	36,909,060
2. Long-term	144,739,025	145,714,346	143,187,871
IV. Shares and other equity	49,946,791	52,336,983	54,870,538
1. Quoted	44,153,664	46,332,507	47,717,897
2. Non quoted	5,793,127	5,742,464	6,902,136
3. Investment fund shares	-	-	250,505
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	26,126,838	32,837,660	42,416,286
1. Trade credit and advances	-	-	-
2. Others	26,126,842	32,837,660	42,416,286
A) Dividends receivable resident sector	-	1,628,164	-
B) Settlement accounts resident sector	21,568	153,647	584,380
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	26,105,270	31,055,849	41,831,906
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	8,114,888	10,286,729	10,631,568
1. Produced assets	7,911,697	10,137,030	10,481,869
A) Tangible fixed assets	7,638,424	9,905,785	10,251,673
a) Dwellings	4,225,548	4,425,964	4,375,807
i) Building on freehold land	398,735	597,960	547,515
ii) Building on leasehold land	3,826,813	3,828,004	3,828,292
b) Other buildings and structures	989,396	2,324,838	2,433,783
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	952,645	2,288,087	2,397,032
c) Machinery and equipment	1,397,446	1,705,728	1,952,372
i) Transport equipment	617,486	880,545	1,101,996
ii) Furniture & Fixtures	279,347	293,756	304,997
iii) Office equipment	422,794	456,988	470,751
iv) Other machinery & equipment	77,819	74,439	74,628
d) Other tangible fixed assets n.e.s	1,026,034	1,449,255	1,489,711
B) Intangible fixed assets	273,273	231,245	230,196
a) Computer software	273,273	231,245	230,196
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	203,191	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	53,492	-	-
a) Leases and other transferable contracts	53,492	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	1,408,644,256	1,665,162,799	3,203,542,765
I. Deposits²	39,319,151	34,159,556	36,752,793
1. Transferable Deposits	1,846,302	2,130,890	2,723,233
2. Restricted/ compulsory deposits	125,544	117,460	112,982
3. Other deposits	37,347,305	31,911,206	33,916,578
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,189,543,966	1,444,566,731	2,973,365,479
1. Short-term	1,005,334,675	1,366,944,767	2,843,776,068
A) Money at call	19,407,679	28,558,652	22,566,616
B) Repurchase agreements (Repo)	787,105,082	1,161,274,797	2,714,337,002
C) Other short-term borrowings	198,821,914	177,111,318	106,872,450
2. Long-term borrowings	184,209,291	77,621,964	129,589,411
IV. Financial Derivatives	-	-	-
V. Other accounts payable	43,069,040	47,787,320	49,218,869
1. Provision for losses	15,733,007	16,588,683	18,595,547
A) Provision for loan losses-Specific	12,593,365	12,939,056	13,580,182
B) Provision for loan losses-General	968,658	1,483,605	2,718,142
C) Provision for other losses	2,170,984	2,166,022	2,297,223
2. Accumulated Depreciation	1,525,076	1,615,002	1,719,729
3. Other accounts payable other resident Sectors	25,810,957	28,978,635	28,601,093
A) Dividends payable	-	605,000	302,500
B) Settlement accounts	2,368,114	2,713,870	2,958,633
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	23,442,843	25,659,765	25,339,960
a) Suspense account	7,471,289	7,423,264	7,653,683
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	3,463,126	2,840,178	1,874,013
d) Accrued wages	625,619	244,818	662,334
e) Accrued rent	-	-	-
f) Accrued taxes	7,390,555	7,842,161	8,090,581
g) Other miscellaneous liability items	4,492,254	7,309,344	7,059,349
4. Other non- resident accounts payable	-	605,000	302,500
A) Dividends payable non-residents	-	605,000	302,500
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	8,641,333	-	-
VII. Shares and other equity	128,070,766	138,649,192	144,205,624
1. Quoted	-	-	-
2. Non quoted	72,182,968	78,332,968	78,342,968
3. Investment fund shares	-	-	-
4. Retained earnings	30,666,608	39,041,079	38,191,707
5. Current year result	9,606,379	2,337,375	7,992,847
6. General and special reserve	20,264,915	25,069,307	24,644,347
7. Valuation adjustments	(4,650,104)	(6,131,537)	(4,966,245)
IX. Contingencies and Commitments³	117,220	125,166	171,516
1. Guarantees	8,084	6,456	9,734
2. Commitments	107,071	117,438	160,738
A) Letter of Credit	1,626	1,632	2,088
B) Forward government Securities Transactions	54,990	14,965	25,988
C) Forward lending	2,485	1,117	3,796
D) Commitments for acquisition of :	45	36	32
i.Fixed assets	10	7	2
ii. Intangible assets	35	29	30
E) Other commitments	47,924	99,687	128,833
3. Other contingent liabilities	2,065	1,272	1,043

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	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	41,481,925	52,814,297	116,274,553
1. Loans and advances	5,043,213	5,501,933	6,727,788
2. Investments	35,845,274	45,255,983	108,532,793
3. Lendings to financial institutions	447,661	939,973	846,287
4. Balances with banks	145,645	144,570	151,422
5. Income from inter-office lending	132	971,838	16,263
6. Other	-	-	-
B. Mark-Up/Return/Interest Expensed	37,550,723	48,279,687	112,127,339
1. Deposits	623,209	1,982,958	1,011,045
2. Borrowings	36,900,149	46,287,877	111,077,808
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	27,201	8,530	37,714
6. Expense on inter-office borrowing	164	322	772
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	3,931,202	4,534,610	4,147,214
C. Non Mark-UP/Return/Interest Income	6,207,378	6,042,500	6,012,825
1. Fee & Commission Income	158,935	104,855	121,263
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	1,402	8,741	-
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	44,334	51,565	36,876
v. Investment banking fee	49,640	12,629	42,782
vi. Commission on trade	446	262	136
vii. Commission on guarantees	7,563	9,022	41,469
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	55,550	22,636	-
2. Dividend Income	696,277	305,990	313,293
3. Foreign exchange income	22,898	858,414	34,217
4. Income from derivatives	-	-	-
5. Gain on securities	64,240	(71,078)	(137,794)
i. Realised	89,721	(59,175)	49,633
ii. Unrealised - held for trading	(25,481)	(11,903)	(187,427)
6. Other Income	5,265,028	4,844,319	5,681,846
i. Rent on property	92,377	100,608	76,532
ii. Gain on sale of fixed assets-net	23,932	5,692	825
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	97	-	-
v. Other	5,148,622	4,738,019	5,604,489
II. Total Income (I + C)	10,138,580	10,577,110	10,160,039

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	1,991,080	1,943,874	2,074,196
1. Operating expenses	1,926,834	1,812,997	1,898,101
i. Total compensation expense	1,150,629	1,274,143	1,281,484
ii. Property expense	201,644	226,489	200,622
a. Rent and taxes	9,388	14,966	11,019
b. Insurance	3,470	6,851	5,499
c. Utilities cost	35,730	22,839	28,863
d. Lease rental	-	-	-
e. Fuel expense generators	1,769	1,809	2,077
f. Security (including guards)	8,524	8,042	7,736
g. Repair and maintenance (including janitorial charges)	78,752	69,081	46,984
h. Depreciation on right-of-use assets	38,672	50,625	55,934
i. Depreciation	25,339	52,276	42,510
iii. Information technology expenses	46,049	23,678	26,247
iv. Other operating expenses	528,512	288,687	389,748
2. Workers welfare fund	132,562	106,102	136,704
3. Other charges	(68,316)	24,775	39,391
i. Penalties imposed by State Bank of Pakistan	500	-	1,380
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	250
iii. Others (to be specified, if material)	(68,816)	24,775	37,761
III. Profit before provisions (II - D)	8,147,500	8,633,236	8,085,843
E. Provisions / (reversals) and write offs - net	1,074,511	(457,698)	151,255
1. (Reversals) / provisions against balance with Banks	-	345	(884)
2. (Reversals) / provisions for diminution in value of investments	469,920	(21,236)	48,481
3. (Reversals) / provisions against loans & advances	576,518	(446,064)	74,745
4. (Reversals) / provisions against off balance sheet items	-	9,168	28,918
5. Reversals against other assets	28,073	89	(5)
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	7,072,989	9,090,934	7,934,588
G. Taxation	1,965,840	2,146,477	1,419,195
1. Current	1,571,014	1,479,863	2,414,829
2. Prior	47,752	-	71,080
3. Deferred	347,074	666,614	(1,066,714)
V. Profit After Taxation (IV - G)	5,107,149	6,944,457	6,515,393
Notes on Human Resources			
Number of Employees*	1,040	1,026	1,041
1. Permanent	870	856	872
a. Male	756	742	749
b. Female	114	114	123
2. Contractual	170	170	169
a. Male	152	154	152
b. Female	18	16	17

* 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	Dec-22		Mar-23		Jun-23	
	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	497	38,115,989	498	33,356,619	574	35,518,607
1) Less Than Three Months	113	7,085,915	176	9,061,752	227	6,350,025
2) For Three Months and Over but Less Than Six Months	146	4,942,354	138	5,473,410	114	7,004,891
3) For Six Months and Over but Less Than One Year	107	12,526,046	76	4,021,557	82	3,163,253
4) For One Year & Over but Less Than Two Years	130	13,461,674	107	14,699,900	150	18,900,438
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	497	38,115,989	498	33,356,619	574	35,518,607

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-22	Mar-23	Jun-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	980,396	1,014,376	-	-	-	-
1) Official	980,396	1,014,376	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	980,396	1,014,376	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	37,135,593	32,342,243	-	-	-	-
I. GOVERNMENT	9,326,258	11,749,941	-	-	-	-
A. Federal Government	8,886,467	11,318,370	-	-	-	-
B. Provincial Governments	439,791	431,571	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5,499,396	4,350,285	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	345,000	-	-	-	-	-
Transport, storage and communications	4,020,000	3,215,000	-	-	-	-
Manufacturing	1,102,900	1,102,900	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	31,496	32,385	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	10,262,806	5,219,462	-	-	-	-
Mutual Funds and AMCs	3,000,000	4,000,000	-	-	-	-
Insurance & Pension Funds	400,000	400,000	-	-	-	-
MFIs and DFIs	80,500	75,500	-	-	-	-
Stock Exchange & Brokerage Houses	578,306	595,962	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	6,204,000	148,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	8,111,721	7,273,913	-	-	-	-
A. Agriculture, forestry and fishing	284,510	129,510	-	-	-	-
1. Crop and animal production, hunting and related service activities	284,510	129,510	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	200,000	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	84,510	129,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	500,000	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	500,000	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,577,881	3,396,229	-	-	-	-
10 - Manufacture of food products	316,923	272,446	-	-	-	-
11 - Manufacture of beverages	-	-	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	379,000	481,000	-	-	-	-
Preparation and spinning of textile fibres	-	35,000	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	264,000	321,000	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	115,000	125,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(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
-	1,218,621	-	-	-	-	-	-	1,218,621	1,218,621
-	1,218,621	-	-	-	-	-	-	1,218,621	1,218,621
-	-	-	-	-	-	-	-	-	-
-	1,218,621	-	-	-	-	-	-	1,218,621	1,218,621
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
6,350,025	5,786,270	3,163,253	18,900,438	-	-	-	100,000	34,299,986	34,299,986
-	545,614	675,000	11,870,841	-	-	-	-	13,091,455	13,091,455
-	100,000	675,000	11,513,174	-	-	-	-	12,288,174	12,288,174
-	445,614	-	357,667	-	-	-	-	803,281	803,281
448,769	1,615,000	-	3,102,900	-	-	-	-	5,166,669	5,166,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
415,000	1,300,000	-	2,500,000	-	-	-	-	4,215,000	4,215,000
33,769	315,000	-	602,900	-	-	-	-	951,669	951,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2,000,000	1,052,097	27,000	-	-	-	-	-	3,079,097	3,079,097
2,000,000	-	-	-	-	-	-	-	2,000,000	2,000,000
-	250,000	-	-	-	-	-	-	250,000	250,000
-	48,500	27,000	-	-	-	-	-	75,500	75,500
-	611,597	-	-	-	-	-	-	611,597	611,597
-	-	-	-	-	-	-	-	-	-
-	142,000	-	-	-	-	-	-	142,000	142,000
2,327,459	1,439,785	1,325,735	3,511,735	-	-	-	100,000	8,704,714	8,704,714
130,000	-	-	129,510	-	-	-	-	259,510	259,510
130,000	-	-	129,510	-	-	-	-	259,510	259,510
-	-	-	-	-	-	-	-	-	-
130,000	-	-	-	-	-	-	-	130,000	130,000
-	-	-	129,510	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	500,000	-	-	-	-	500,000	500,000
-	-	-	500,000	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
793,597	372,457	317,558	2,278,928	-	-	-	100,000	3,862,540	3,862,540
39,036	-	-	246,232	-	-	-	-	285,268	285,268
-	-	6,095	-	-	-	-	-	6,095	6,095
45,709	45,000	156,500	203,451	-	-	-	100,000	550,660	550,660
35,457	-	-	-	-	-	-	-	35,457	35,457
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	45,000	156,500	188,451	-	-	-	-	389,951	389,951
-	-	-	-	-	-	-	-	-	-
10,252	-	-	15,000	-	-	-	100,000	125,252	125,252
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

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	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	149,263	138,009	-	-	-	-
Printing and other service activities related to printing	32,330	18,834	-	-	-	-
Reproduction of recorded media	116,933	119,175	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	27,046	-	-	-	-
20 - Manufacture of chemicals and chemical products	348,864	247,467	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	467,889	228,704	-	-	-	-
22 - Manufacture of rubber and plastics products	900,000	1,000,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	50,000	50,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	26,124	26,851	-	-	-	-
28 - Manufacture of machinery and equipment	24,990	25,508	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	287,782	299,198	-	-	-	-
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	2,151,302	1,162,561	-	-	-	-
Electric power generation, transmission and distribution	2,151,302	1,162,561	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	1,730,000	580,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	421,302	13,328	-	-	-	-
f) Other	-	569,233	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	150,000	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	150,000	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

Finance Institutions

(Thousand Rupees)

Jun-23

Fixed Deposits

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9.4 Deposits Distributed by Category

Development

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	123,544	123,544	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	123,544	123,544	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	23,500	23,500	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	23,500	23,500	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	308,415	-	-	-	-	-
55 - Accommodation	308,415	-	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	734,613	621,202	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	130,000	152,066	-	-	-	-
62 - Computer programming, consultancy and related activities	469,613	334,136	-	-	-	-
63 - Information service activities	135,000	135,000	-	-	-	-
K. Real estate activities	23,365	23,752	-	-	-	-
L. Professional, scientific and technical activities	98,084	122,873	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	60,084	69,624	-	-	-	-
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	38,000	53,249	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	265,000	275,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81. Services to buildings and landscape activities	265,000	275,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	343,499	446,163	-	-	-	-
O. Human health and social work activities	-	121,571	-	-	-	-
86 - Human health activities	-	121,571	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	178,008	178,008	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,198,234	1,346,717	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,083,666	1,218,549	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	114,568	128,168	-	-	-	-
VI. PERSONAL	2,536,678	2,400,825	-	-	-	-
A. Salaried persons	1,159,419	1,178,924	-	-	-	-
B. Self employed	759,817	483,230	-	-	-	-
C. Other Personal	617,442	738,671	-	-	-	-
VII. OTHER	200,500	1,100	-	-	-	-
Total	38,115,989	33,356,619	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(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
-	120,000	-	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	120,000	-	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
6,000	4,000	6,500	16,000	-	-	-	-	32,500	32,500
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
6,000	4,000	6,500	16,000	-	-	-	-	32,500	32,500
-	-	-	-	-	-	-	-	-	-
35,000	-	-	-	-	-	-	-	35,000	35,000
35,000	-	-	-	-	-	-	-	35,000	35,000
-	-	-	-	-	-	-	-	-	-
16,684	293,168	475,840	137,550	-	-	-	-	923,242	923,242
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	253,168	25,840	2,550	-	-	-	-	281,558	281,558
16,684	40,000	200,000	-	-	-	-	-	256,684	256,684
-	-	250,000	135,000	-	-	-	-	385,000	385,000
819	-	-	1,236	-	-	-	-	2,055	2,055
24,050	45,000	12,396	35,000	-	-	-	-	116,446	116,446
-	-	-	-	-	-	-	-	-	-
24,050	-	12,396	35,000	-	-	-	-	71,446	71,446
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	45,000	-	-	-	-	-	-	45,000	45,000
-	-	-	-	-	-	-	-	-	-
-	275,000	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	275,000	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
134,555	60,961	1,578	260,503	-	-	-	-	457,597	457,597
20,000	10,569	-	-	-	-	-	-	30,569	30,569
20,000	10,569	-	-	-	-	-	-	30,569	30,569
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,754	-	-	153,008	-	-	-	-	154,762	154,762
573,111	467,458	429,168	85,786	-	-	-	-	1,555,523	1,555,523
387,876	464,958	382,728	85,536	-	-	-	-	1,321,098	1,321,098
-	-	-	-	-	-	-	-	-	-
185,235	2,500	46,440	250	-	-	-	-	234,425	234,425
1,000,686	662,716	700,350	328,676	-	-	-	-	2,692,428	2,692,428
606,219	200,636	415,323	118,544	-	-	-	-	1,340,722	1,340,722
35,740	54,458	239,784	158,778	-	-	-	-	488,760	488,760
358,727	407,622	45,243	51,354	-	-	-	-	862,946	862,946
-	3,600	6,000	500	-	-	-	-	10,100	10,100
6,350,025	7,004,891	3,163,253	18,900,438	-	-	-	-	35,518,607	35,518,607

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	980	980	-	1,014	1,014	-	1,219	1,219
	Govt.	-	9,326	9,326	-	11,750	11,750	-	13,091	13,091
	NFPSEs	-	5,499	5,499	-	4,350	4,350	-	5,167	5,167
	NBFCs & Fin Aux.	-	10,263	10,263	-	5,219	5,219	-	3,079	3,079
	Private Sector	-	8,112	8,112	-	7,274	7,274	-	8,705	8,705
	Trust Fund	-	1,198	1,198	-	1,347	1,347	-	1,556	1,556
	Personal	-	2,537	2,537	-	2,401	2,401	-	2,692	2,692
	Others	-	201	201	-	1	1	-	10	10
	Total	-	38,116	38,116	-	33,357	33,357	-	35,519	35,519
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	980	980	-	1,014	1,014	-	1,219	1,219
	Govt.	-	7,983	7,983	-	8,695	8,695	-	10,036	10,036
	NFPSEs	-	5,499	5,499	-	4,350	4,350	-	5,167	5,167
	NBFCs & Fin Aux.	-	10,263	10,263	-	5,219	5,219	-	3,079	3,079
	Private Sector	-	6,512	6,512	-	6,639	6,639	-	6,524	6,524
	Trust Fund	-	885	885	-	1,025	1,025	-	1,217	1,217
	Personal	-	2,537	2,537	-	2,401	2,401	-	2,692	2,692
	Others	-	1	1	-	1	1	-	10	10
	Total	-	34,660	34,660	-	29,345	29,345	-	29,944	29,944
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.	-	1,343	1,343	-	3,055	3,055	-	3,055	3,055
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,600	1,600	-	635	635	-	2,180	2,180
	Trust Fund	-	313	313	-	322	322	-	339	339
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	200	200	-	-	-	-	-	-
	Total	-	3,456	3,456	-	4,012	4,012	-	5,574	5,574

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(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	-	-	-	-	-	-	-	-	-
	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.)	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	17	55,098	18	280	24	280
100,000 to 200,000	7	848	10	1,262	6	767
200,000 to 300,000	9	2,140	12	2,785	13	3,132
300,000 to 400,000	5	1,673	8	2,635	5	1,663
400,000 to 500,000	5	2,125	3	1,267	10	4,408
500,000 to 600,000	14	7,286	14	7,123	16	8,155
600,000 to 700,000	4	2,428	8	4,926	6	3,745
700,000 to 800,000	3	2,150	5	3,605	5	3,633
800,000 to 900,000	4	3,223	4	3,229	6	4,986
900,000 to 1,000,000	3	2,851	1	949	4	3,812
1,000,000 to 2,000,000	64	79,950	59	73,405	88	112,490
2,000,000 to 3,000,000	33	74,190	40	95,189	42	93,786
3,000,000 to 4,000,000	18	58,831	25	84,922	23	78,484
4,000,000 to 5,000,000	9	37,601	15	66,794	20	86,851
5,000,000 to 6,000,000	34	178,608	33	177,335	26	138,549
6,000,000 to 7,000,000	10	62,137	12	76,115	18	114,640
7,000,000 to 8,000,000	3	22,451	6	43,341	8	59,355
8,000,000 to 9,000,000	10	81,449	10	84,027	9	74,612
9,000,000 to 10,000,000	5	46,377	10	93,812	15	145,115
10,000,000 to 100,000,000	155	5,684,658	137	4,654,386	147	4,591,327
100,000,000 & Over	85	31,709,915	68	27,879,232	83	29,988,817
Total	497	38,115,989	498	33,356,619	574	35,518,607

*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	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	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	5	913,321	7	1,036,435	8	1,714,907
A. Quoted on the Stock Exchange:	3	59,154	2	9,054	2	8,954
1. To Stock Brokers and Dealers:	2	51,800	1	1,700	1	1,600
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	1	50,000	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	1,800	1	1,700	1	1,600
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:	2	854,167	5	1,027,381	6	1,705,953
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:	2	854,167	5	1,027,381	6	1,705,953
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2	854,167	5	1,027,381	6	1,705,953
III. Merchandise	31	6,007,740	43	5,775,661	39	5,587,126
A. Food Items:	2	750,000	4	800,000	4	840,900
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	1	250,000	1	250,000	3	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	1	500,000	3	550,000	1	500,000
(a) Indigenous	1	500,000	3	550,000	1	500,000
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	6	712,618	13	555,311	11	430,924
1. Cotton Raw:	2	300,000	8	276,903	7	175,000
(a) Indigenous	1	100,000	8	276,903	7	175,000
(b) Imported	1	200,000	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	2	15,250	3	15,250	1	3,000
(a) Indigenous	2	15,250	3	15,250	1	3,000
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(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:	2	397,368	2	263,158	3	252,924
(a) Indigenous	1	197,368	2	263,158	3	252,924
(b) Imported	1	200,000	-	-	-	-
C. Finished/Manufactured Goods:	23	4,545,122	26	4,420,350	24	4,315,302
1. Cotton Textiles:	1	375,000	-	-	2	500,000
(a) Indigenous	1	375,000	-	-	2	500,000
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	3,201,623	17	2,993,139	17	2,858,271
(a) Indigenous	1	247,610	1	162,390	2	100,189
(b) Imported	16	2,954,013	16	2,830,749	15	2,758,082
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	1	200,000	1	200,000
12. Other Finished Goods:	5	968,499	8	1,227,211	4	757,031
(a) Indigenous	4	940,000	5	1,174,896	3	702,604
(b) Imported	1	28,499	3	52,315	1	54,427
IV. Fixed Assets Including Machinery	1,435	95,243,742	1,725	95,907,901	1,468	99,405,052
A. Transport Equipment	348	747,992	365	786,239	361	811,473
B. Furniture & Fixtures	5	1,581,182	5	1,431,182	5	1,093,182
C. Office Equipment	4	174,241	4	173,451	1	22,647
D. Other Machinery & Equipment	1,078	92,740,327	1,351	93,517,029	1,101	97,477,750
V. Real Estate	36,576	43,801,370	35,923	43,976,312	35,128	42,957,285
A. Land	112	11,776,583	135	13,606,727	139	13,553,039
1. Residential	2	152,461	2	71,500	43	1,820,398
(a) House	2	152,461	2	71,500	43	1,820,398
(b) Flat	-	-	-	-	-	-
2. Non-Residential	110	11,624,122	133	13,535,227	96	11,732,641
(a) Commercial	3	221,333	19	687,102	1	138,000
(b) Industrial	19	2,150,180	32	3,566,654	20	2,517,444
c) Agriculture	61	5768084	55	5798535	47	5,577,571
(c) Others	27	3,484,525	27	3,482,936	28	3,499,626
B. Buildings:	36,464	32,024,787	35,788	30,369,585	34,989	29,404,246
1. Residential	36,321	21,466,806	35,632	20,748,909	34,843	19,938,548
(a) House	36,017	20,404,026	35,325	19,700,114	34,539	18,933,167
(b) Flat	304	1,062,780	307	1,048,795	304	1,005,381
2. Non-Residential	143	10,557,981	156	9,620,676	146	9,465,698
(a) Commercial	74	8,092,066	84	7,392,617	78	7,267,327
(b) Industrial	12	1,799,694	11	1,677,792	12	1,661,266
c) Agriculture	57	666221	60	550267	56	537,105
(c) Others	-	-	1	-	-	-
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	329	20,968,673	208	19,809,743	214	18,473,777
A. Other Secured Advances	293	15,650,584	172	14,753,310	172	13,657,453
1. Receivables	1	177,778	1	133,333	1	133,333
2. Employees Benefits	56	812,823	52	14,275	51	15,664
3. Others	236	14,659,983	119	14,605,702	120	13,508,456
B. Advances Secured by Guarantee(s)	36	5,318,089	36	5,056,433	42	4,816,324
1. Institutional Guarantee(s)	5	4,940,741	5	4,678,241	5	4,415,741
2. Individual Guarantee(s)	31	377,348	31	378,192	37	400,583
VIII. Unsecured Advances	391	423,098	577	572,765	619	795,312
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	344	32,750	522	58,747	559	61,727
3. Others	47	390,348	55	514,018	60	733,585
Total	38,767	167,357,944	38,483	167,078,817	37,476	168,933,459

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	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	38,767	167,357,944	38,483	167,078,817	37,476	168,933,459
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	4,940,741	5	4,678,241	5	4,415,741
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,940,741	5	4,678,241	5	4,415,741
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	9	2,802,742	15	2,414,616	9	2,105,952
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,575,000	2	1,425,000	2	1,087,500
Stock Exchange & Brokerage Houses	1	50,000	-	-	-	-
Modarabas	2	174,803	6	286,122	2	269,958
Other NBFIs	4	1,002,939	7	703,494	3	348,494
IV. PRIVATE SECTOR (BUSINESS)	1,466	138,976,025	1,819	138,399,525	1,632	141,201,546
A. Agriculture, forestry and fishing	58	1,908,798	74	1,907,942	53	1,709,840
1. Crop and animal production, hunting and related service activities	58	1,908,798	74	1,907,942	53	1,709,840
Growing of Wheat, Rice, Sugar Cane & Cotton	3	34,500	7	55,625	16	116,259
Growing of tropical, subtropical, pome and stone fruits & vegetables	2	56,250	2	62,750	13	117,570
Growing of other fruits, vegetables and crops	1	10,000	1	10,000	8	56,503
Raising of livestock and other related activities	6	1,395,059	6	1,394,759	11	1,385,508
Other agricultural support activities	46	412,989	58	384,808	5	34,000
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	24	3,185,837	25	3,435,837	27	6,530,028
05 - Mining of coal and lignite	1	1,000,000	2	1,250,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	23	2,185,837	23	2,185,837	24	2,530,028
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,017	92,081,947	1,301	91,948,174	1,150	92,648,071
10 - Manufacture of food products	196	18,036,617	283	19,283,949	254	18,263,980
11 - Manufacture of beverages	1	180,000	1	180,000	1	180,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	366	29,241,292	449	29,672,520	402	30,368,420
Preparation and spinning of textile fibres	87	8,250,825	134	8,613,158	112	8,624,076
Weaving of textiles	54	5,408,093	76	5,319,486	67	5,182,139
Finishing of textiles	47	4,944,625	46	4,577,741	48	5,228,165
Manufacture of knitted and crocheted fabrics	3	126,121	3	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	158	10,093,038	177	10,632,384	164	10,806,779
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	17	418,590	13	403,630	8	401,140
14 - Manufacture of wearing apparel	38	4,992,790	108	4,714,492	62	5,099,473
15 - Manufacture of leather and related products	4	87,793	4	86,672	3	85,641

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	1	80,000	1	80,000	1	80,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	3	7,793	3	6,672	2	5,641
a. Leather wear	3	7,793	3	6,672	2	5,641
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3	13,094	3	12,561	1	2,999
17 - Manufacture of paper and paper products	10	859,506	13	416,963	17	971,155
18 - Printing and reproduction of recorded media	58	760,550	67	824,685	66	954,695
Printing and other service activities related to printing	58	760,550	67	824,685	66	954,695
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	777,500	3	736,875	3	736,875
20 - Manufacture of chemicals and chemical products	98	7,854,330	133	7,782,199	111	7,912,196
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	22	4,108,160	24	3,891,407	28	4,877,050
22 - Manufacture of rubber and plastics products	59	3,836,826	62	4,105,855	53	4,195,859
23 - Manufacture of other non-metallic mineral products	28	5,539,631	23	4,132,311	21	4,106,315
24 - Manufacture of basic metals	53	6,466,301	56	7,365,305	54	6,504,942
25 - Manufacture of fabricated metal products, except machinery and equipment	23	1,038,483	15	968,647	15	1,028,171
26 - Manufacture of computer, electronic and optical products	8	2,850,000	8	2,766,896	6	2,678,871
27 - Manufacture of electrical equipment	22	3,849,644	22	3,468,745	21	3,150,673
28 - Manufacture of machinery and equipment	-	-	-	-	1	5,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	14	887,688	14	861,669	17	840,935
30 - Manufacture of other transport equipment	3	582,892	3	574,586	3	574,586
31 - Manufacture of furniture	2	20,000	2	20,000	6	40,000
32 - Other manufacturing	5	94,225	6	77,487	3	66,160
Manufacture of jewellery and related articles	1	40,000	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	41,667	1	41,667	1	41,667
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	12,558	4	15,820	1	4,493
33 - Repair and installation of machinery and equipment	1	4,625	2	4,350	2	4,075
D. Electricity, gas, steam and air conditioning supply	127	25,883,067	152	26,265,604	155	24,037,488
Electric power generation, transmission and distribution	121	24,549,335	146	24,973,776	150	22,768,813
a) Hydal	7	283,658	5	269,333	5	248,000
b) Thermal	22	8,232,527	30	5,925,958	21	4,081,446
c) Coal Based	17	10,519,158	19	10,925,567	23	12,415,768
d) Wind	33	2,620,010	34	2,532,375	34	2,464,543
e) Solar	26	787,070	39	781,889	50	793,933
f) Other	16	2,106,912	19	4,538,654	17	2,765,123
Manufacture of gas; distribution of gaseous fuels through mains	6	1,333,732	6	1,291,828	5	1,268,675
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	44	2,632,340	51	2,627,308	35	2,271,632
41 - Construction of buildings	8	713,209	10	710,406	8	619,075
42 - Civil engineering	36	1,919,131	41	1,916,902	24	1,590,243
43 - Specialized construction activities	-	-	-	-	3	62,314

9.8 Advances Classified by Borrowers

Development Finance Institutions

(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	36	2,431,163	45	1,866,142	63	2,145,279
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	234,375	1	234,375	2	235,049
46 - Wholesale trade, except of motor vehicles and motorcycles	16	433,735	21	93,688	20	110,789
47 - Retail trade, except of motor vehicles and motorcycles	19	1,763,053	23	1,538,079	41	1,799,441
H. Transportation and storage	29	1,293,332	29	1,136,002	24	1,107,085
49 - Land transport and transport via pipelines	23	385,291	24	370,696	21	364,185
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	6	908,041	5	765,306	3	742,900
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	14	2,812,919	15	2,648,215	24	2,601,619
55 - Accommodation	6	2,773,211	5	2,607,753	8	2,524,431
56 - Food and beverage service activities	8	39,708	10	40,462	16	77,188
J. Information and communication	30	3,543,979	31	3,605,164	32	4,928,162
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	76,555	2	72,211	4	70,764
60 - Programming and broadcasting activities	1	80,000	1	80,000	2	88,383
61 - Telecommunications	13	2,874,138	14	3,008,645	13	4,346,199
62 - Computer programming, consultancy and related activities	8	387,620	8	329,859	8	307,827
63 - Information service activities	6	125,666	6	114,449	5	114,989
K. Real estate activities	9	1,126,159	7	1,025,440	4	1,006,690
L. Professional, scientific and technical activities	3	68,826	2	35,705	2	28,807
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	2	45,999	1	15,249	1	10,000
71 - Architectural and engineering activities; technical testing and analysis	1	22,827	1	20,456	1	18,807
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	2	94,511	2	93,357	4	97,834
77 - Rental and leasing activities	-	-	-	-	1	750
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	4,904
82 - Office administrative, office support and other business support activities	2	94,511	2	93,357	2	92,180
N. Education	29	1,302,835	32	1,230,910	31	1,218,882
O. Human health and social work activities	39	588,522	48	552,749	24	852,386
86 - Human health activities	39	588,522	48	552,749	23	552,386
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	1	300,000
P. Arts, entertainment and recreation	1	760	1	720	-	-
Q. Other service activities	4	21,030	4	20,256	4	17,743
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2	15,010	1	10,000	1	7,500
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	2	15,010	1	10,000	1	7,500
VI. PERSONAL	37,284	20,394,499	36,627	19,889,582	35,813	19,354,197
A. Bank Employees	1,046	1,708,589	1,102	1,761,268	1,147	1,850,719
1) For house building	412	1,445,815	412	1,432,584	416	1,462,404
2) For transport i.e. purchase of car etc.	321	147,019	332	200,147	334	247,559
3) Other purposes	313	115,755	358	128,537	397	140,756
B. Consumer Financing	36,237	18,685,246	35,524	18,127,650	34,665	17,502,814
1) For house building	35,871	18,670,690	35,156	18,113,094	34,352	17,488,603
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	84	678	23	333
5) Personal loans	281	13,629	283	13,629	289	13,629
C) Other	1	664	1	664	1	664
VII. OTHER	1	228,927	16	1,686,853	16	1,848,523
Total	38,767	167,357,944.0	38,483	167,078,817	37,476	168,933,459

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Dec-22	Mar-23	Jun-23
0.00	11,457,021	15,032,404	15,467,435
1.00	-	-	-
2.00	-	-	-
3.00	8,237,645	8,556,567	7,641,601
4.00	11,737,215	10,706,180	10,910,799
5.00	13,001,988	13,005,829	10,958,857
6.00	3,994,969	3,888,010	3,532,336
7.00	3,804,538	4,010,240	3,583,204
8.00	1,521,479	1,254,019	1,254,017
9.00	383,757	246,017	522,768
10.00	906,351	641,581	643,240
11.00	24,843	14,332	8,849
12.00	2,694,939	2,359,120	2,259,486
13.00	1,732,216	1,445,096	1,423,444
14.00	119,440	4,018	1,310
15.00	1,523,139	1,047	612
16.00	474,647	67,342	58,060
17.00	14,675,176	2,158,313	153,818
18.00	35,242,329	5,929,355	688,663
19.00	33,848,253	9,955,220	1,630,707
20.00	19,243,438	16,237,832	5,016,670
21.00	1,801,888	15,045,993	3,417,149
22.00	904,937	13,419,000	884,369
23.00	27,448	17,415,181	23,155,940
24.00	288	16,366,613	43,422,933
25.00 & above	-	9,319,508	32,297,192
Total	167,357,944	167,078,817	168,933,459

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "18" means 17 (incl.) to 18 (excl.)

**9.10 Province/Region wise Advances by borrowers
Development Finance Institutions**

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,941	4,941	-	4,678	4,678	-	4,416	4,416
	NBFCs & Fin Aux.	-	2,803	2,803	-	2,415	2,415	-	2,106	2,106
	Private Sector	28	138,948	138,976	43	138,357	138,400	67	141,134	141,202
	Trust Fund	-	15	15	-	10	10	-	8	8
	Personal	19,233	1,161	20,394	18,760	1,129	19,890	18,183	1,171	19,354
	Others	-	229	229	-	1,687	1,687	-	1,849	1,849
	Total	19,261	148,097	167,358	18,803	148,276	167,079	18,251	150,683	168,933
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	6	-	6	13	-	13	35	-	35
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	9,212	-	9,212	8,948	-	8,948	8,647	-	8,647
	Others	-	-	-	-	-	-	-	-	-
	Total	9,218	-	9,218	8,961	-	8,961	8,682	-	8,682
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,741	3,741	-	3,553	3,553	-	3,366	3,366
	NBFCs & Fin Aux.	-	2,575	2,575	-	2,281	2,281	-	1,973	1,973
	Private Sector	17	111,676	111,693	18	111,206	111,225	18	112,062	112,080
	Trust Fund	-	15	15	-	10	10	-	8	8
	Personal	5,954	954	6,908	5,846	952	6,798	5,703	979	6,681
	Others	-	229	229	-	1,687	1,687	-	1,849	1,849
	Total	5,971	119,189	125,161	5,864	119,690	125,554	5,721	120,235	125,956
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,851	-	1,851	1,789	-	1,789	1,713	-	1,713
	Others	-	-	-	-	-	-	-	-	-
	Total	1,851	-	1,851	1,789	-	1,789	1,713	-	1,713
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	106	-	106	103	-	103	99	-	99
	Others	-	-	-	-	-	-	-	-	-
	Total	106	-	106	103	-	103	99	-	99
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,200	1,200	-	1,125	1,125	-	1,050	1,050
	NBFCs & Fin Aux.	-	228	228	-	133	133	-	133	133
	Private Sector	5	27,272	27,277	11	27,150	27,161	14	29,072	29,087
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	752	208	960	735	178	913	704	192	896
	Others	-	-	-	-	-	-	-	-	-
	Total	758	28,907	29,665	746	28,586	29,333	718	30,448	31,166

**9.10 Province/Region wise Advances by borrowers
Development Finance Institutions**

(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	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,289	-	1,289	1,268	-	1,268	1,248	-	1,248
	Others	-	-	-	-	-	-	-	-	-
	Total	1,289	-	1,289	1,268	-	1,268	1,248	-	1,248
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	68	-	68	70	-	70	70	-	70
	Others	-	-	-	-	-	-	-	-	-
	Total	68	-	68	70	-	70	70	-	70

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(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	245	492	247	468	261	461
5,000 to 10,000	369	2,468	358	2,369	304	2,100
10,000 to 20,000	1,905	29,058	1,905	29,124	1,898	29,083
20,000 to 25,000	2,087	44,894	2,079	44,733	2,061	44,329
25,000 to 30,000	616	16,736	605	16,458	606	16,462
30,000 to 40,000	2,038	69,069	2,044	69,273	2,022	68,493
40,000 to 50,000	2,882	124,101	2,862	123,049	2,876	123,417
50,000 to 60,000	2,500	136,412	2,507	136,799	2,467	134,591
60,000 to 70,000	4,442	270,214	4,412	268,337	4,326	262,955
70,000 to 80,000	1,269	94,368	1,246	92,708	1,239	92,053
80,000 to 90,000	1,239	104,124	1,229	103,272	1,208	101,580
90,000 to 100,000	1,152	108,773	1,123	106,093	1,109	104,746
100,000 to 200,000	4,785	652,257	4,669	634,407	4,549	616,592
200,000 to 300,000	1,825	445,810	1,743	425,300	1,595	387,387
300,000 to 400,000	1,097	382,336	1,087	382,149	1,119	390,953
400,000 to 500,000	961	428,487	907	403,315	840	374,114
500,000 to 600,000	584	320,334	596	327,026	522	286,246
600,000 to 700,000	560	362,903	541	351,105	531	344,410
700,000 to 800,000	566	424,189	509	381,087	520	389,389
800,000 to 900,000	528	448,236	519	439,510	477	404,254
900,000 to 1,000,000	447	423,477	426	404,616	385	365,589
1,000,000 to 2,000,000	2,579	3,772,620	2,509	3,673,860	2,467	3,641,179
2,000,000 to 3,000,000	1,279	3,082,696	1,275	3,098,974	1,232	3,003,108
3,000,000 to 4,000,000	627	2,173,211	650	2,260,351	623	2,173,156
4,000,000 to 5,000,000	420	1,881,398	410	1,847,060	413	1,859,520
5,000,000 to 6,000,000	297	1,644,776	341	1,865,061	296	1,624,613
6,000,000 to 7,000,000	114	741,660	120	778,607	128	837,576
7,000,000 to 8,000,000	90	679,190	87	657,556	98	738,021
8,000,000 to 9,000,000	93	791,473	102	867,999	101	861,529
9,000,000 to 10,000,000	133	1,277,098	128	1,225,535	119	1,140,493
10,000,000 to 100,000,000	618	22,129,947	831	27,128,026	646	25,365,941
100,000,000 & Over	420	124,295,137	416	118,934,590	438	123,149,118
Total	38,767	167,357,944	38,483	167,078,817	37,476	168,933,459

*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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions									
(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	1,026,193,891	1,193,206,471	1,077,810,025	1,305,124,449	1,350,180,786	1,319,372,559	2,830,983,068	2,953,886,148	2,862,556,194
1) Treasury Bills	591,688,751	612,108,323	597,961,825	732,603,747	767,463,360	738,656,645	2,157,514,105	2,257,154,000	2,173,204,042
2) Pakistan Investment Bonds (PIBs)	434,505,140	581,098,148	479,848,200	572,520,702	582,717,426	580,715,914	673,468,963	696,732,148	689,352,152
a. Fixed Rate	102,970,415	242,597,548	140,442,121	147,806,790	150,020,126	145,172,504	148,431,808	149,973,948	148,146,927
b. Floating Rate	331,534,725	338,500,600	339,406,079	424,713,912	432,697,300	435,543,410	525,037,155	546,758,200	541,205,225
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	20,290,758	26,581,260	49,680,823	19,293,874	25,462,795	52,074,970	18,804,082	24,932,487	54,620,029
1) Quoted On The Stock Exchange	15,134,842	14,474,314	43,887,696	14,139,807	13,357,698	46,332,506	12,740,579	11,917,954	47,717,891
of which:									
Financial Institutions	1,913,743	1,427,209	1,787,424	1,563,200	1,100,760	1,422,016	1,594,996	1,105,942	1,415,617
NFPSEs	771,651	314,352	628,052	699,980	242,681	523,478	655,993	262,773	492,390
Private Sector	7,576,757	5,650,176	7,356,640	6,919,563	4,806,984	6,694,726	5,898,244	3,693,207	5,878,979
2) Unquoted On The Stock Exchange	5,155,916	12,106,946	5,793,127	5,154,067	12,105,097	5,742,464	6,063,503	13,014,533	6,902,138
of which:									
Financial Institutions	1,444,607	8,398,118	2,532,241	1,454,420	8,407,931	2,496,282	1,465,484	8,418,995	2,508,371
NFPSEs	150,000	150,000	100,000	150,000	150,000	100,000	150,000	150,000	100,000
Private Sector	3,561,309	3,558,828	3,160,886	3,549,647	3,547,166	3,146,182	4,448,019	4,445,538	4,293,767
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,119	6,366	6,366	37,665	6,366	6,366	37,953
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	25,570,750	25,714,246	27,449,881	24,970,017	25,004,105	26,753,262	24,702,077	24,648,187	26,521,054
IX. MUTUAL FUNDS	686,852	714,828	889,608	687,707	695,928	891,488	670,963	721,012	863,237
X. OTHERS	92,545	100,000	92,545	96,819	100,000	96,819	213,004	213,004	213,004
XI. Islamic Banking Products - Investments	9,534,701	9,598,383	9,771,272	12,202,056	10,978,829	11,239,562	10,755,498	10,627,155	10,942,384
a. Government Islamic Securities	-	-	-	1,500,000	1,503,000	1,503,000	-	-	-
1. GOP Ijara Sukuk	-	-	-	1,500,000	1,503,000	1,503,000	-	-	-
a. Variable Rental Rate (VRR)	-	-	-	1,500,000	1,503,000	1,503,000	-	-	-
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	9,418,960	9,482,642	9,655,531	10,580,973	9,354,746	9,615,479	10,305,954	10,177,611	10,492,840
1) Diminishing Musharaka Sukuk	7,243,323	7,243,323	7,427,601	6,687,386	6,675,518	6,832,596	7,010,694	6,988,948	7,207,382
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	614,359	600,000	614,359	614,359	600,000	603,041
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,175,637	2,239,319	2,227,930	3,279,228	2,079,228	2,168,524	2,680,901	2,588,663	2,682,417
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	115,741	115,741	115,741	121,083	121,083	121,083	449,544	449,544	449,544
Total	1,082,398,363	1,255,944,054	1,165,731,273	1,362,403,788	1,412,451,309	1,410,466,325	2,886,157,558	3,015,056,859	2,955,753,855