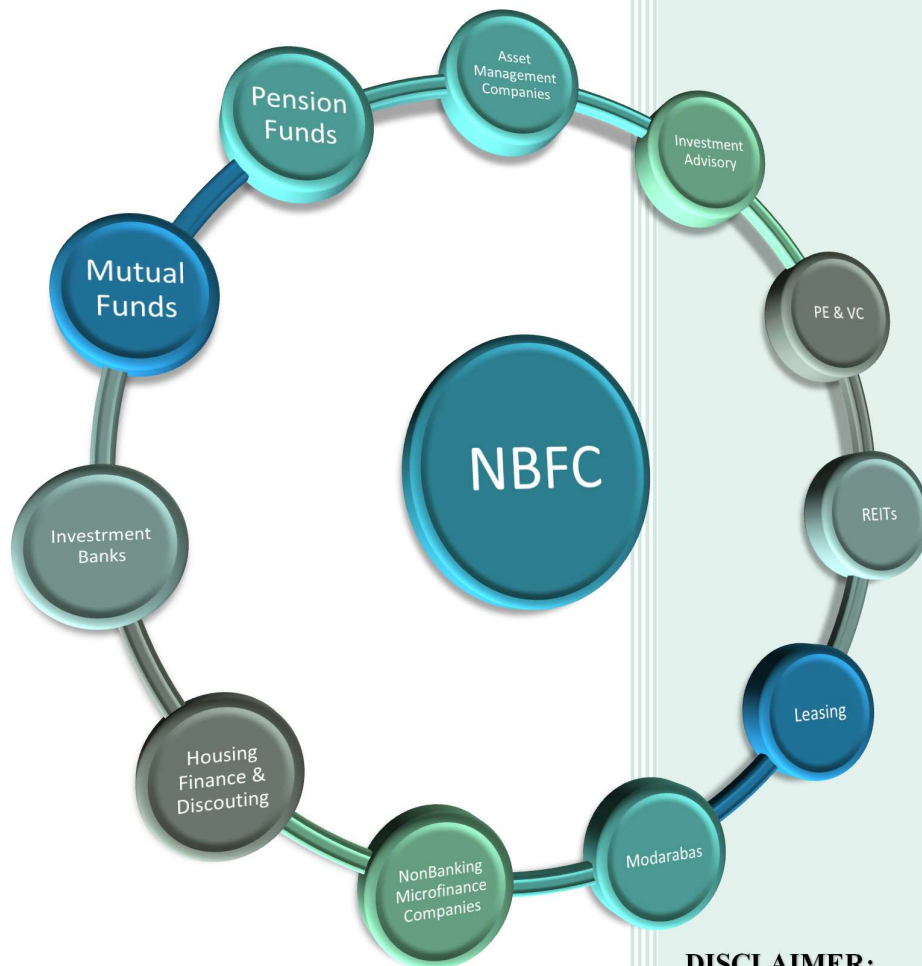




SECURITIES AND EXCHANGE  
COMMISSION OF PAKISTAN

MARCH 2024

# NBFC Sector Summary Report



**Prepared by:**  
NBFC Team  
Licensed and Unlisted Companies Department  
Supervision Division

**DISCLAIMER:**

*The information presented hereunder is solely based on information submitted by NBFIs & Modarabas through Specialized Companies Return System (SCRS) to SECP on monthly basis.*

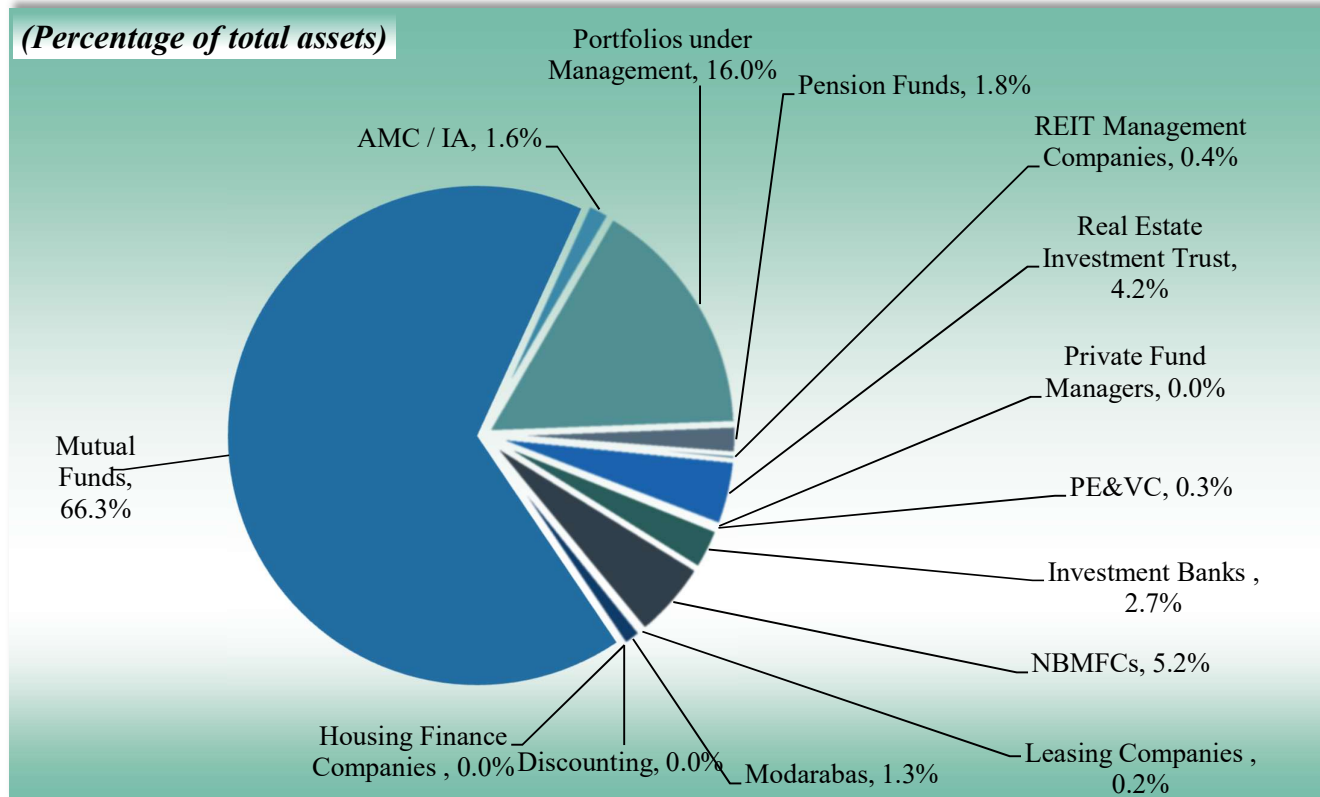
## TABLE OF CONTENTS

<b>SNAPSHOT OF NBFI INDUSTRY AS OF MARCH 31, 2024 .....</b>	<b>2</b>
TREND OF GROWTH IN TOTAL ASSETS OF NBFI INDUSTRY .....	3
BREAKUP OF SHARIAH COMPLIANT AND CONVENTIONAL ASSETS .....	4
<b>MUTUAL FUNDS &amp; PLANS .....</b>	<b>5</b>
TREND OF TOTAL ASSETS .....	5
TREND OF CATEGORY-WISE POSITION .....	5
TREND OF TOTAL ASSETS OF CONVENTIONAL AND SHARIAH COMPLIANT MUTUAL FUNDS .....	7
ASSET ALLOCATION .....	8
QUARTERLY TREND OF TOTAL ASSETS .....	8
DETAIL OF INVESTOR ACCOUNTS .....	9
NUMBER OF ACTIVE INVESTOR ACCOUNTS .....	9
<b>VOLUNTARY PENSION SCHEMES / FUNDS .....</b>	<b>10</b>
TREND OF TOTAL ASSETS .....	10
CATEGORY-WISE POSITION OF TOTAL ASSETS .....	11
TREND OF TOTAL ASSETS OF CONVENTIONAL AND SHARIAH COMPLIANT PENSION FUNDS .....	12
ASSET ALLOCATION .....	13
DETAIL OF INVESTOR ACCOUNTS .....	13
<b>DISCRETIONARY / NON-DISCRETIONARY PORTFOLIOS .....</b>	<b>14</b>
TREND OF TOTAL ASSETS .....	14
<b>REAL ESTATE INVESTMENT TRUST AND PE&amp;VC FUND .....</b>	<b>15</b>
TREND OF TOTAL ASSETS .....	15
<b>LEASING, MODARABAS, INVESTMENT BANK, NBMFCs, DISC. &amp; HFCs .....</b>	<b>16</b>
TREND OF TOTAL ASSETS .....	16
ASSET ALLOCATION .....	17
LEVERAGE PROFILE .....	18
DEPOSIT RAISING .....	19
<b>ADDITIONAL REPORTS PERTAINING TO MUTUAL FUNDS/PLANS .....</b>	<b>20</b>
CATEGORY WISE ISSUANCE & REDEMPTION IN CONVENTIONAL COLLECTIVE INVESTMENT SCHEMES DURING THE MONTH .....	21
CATEGORY WISE ISSUANCE & REDEMPTION IN SHARIAH COMPLIANT COLLECTIVE INVESTMENT SCHEMES DURING THE MONTH .....	22
CATEGORY WISE BREAK UP OF ASSETS UNDER MANAGEMENT -CONVENTIONAL COLLECTIVE INVESTMENT SCHEMES .....	23
CATEGORY WISE BREAK UP OF ASSETS UNDER MANAGEMENT - SHARIAH COMPLIANT COLLECTIVE INVESTMENT SCHEMES .....	24
REGION WISE ISSUANCE & REDEMPTIONS IN CONVENTIONAL COLLECTIVE INVESTMENT SCHEMES DURING THE MONTH .....	25
REGION WISE ISSUANCE & REDEMPTIONS IN SHARIAH COMPLIANT COLLECTIVE INVESTMENT SCHEMES DURING THE MONTH .....	27
NUMBER OF NEW ACCOUNTS OPENED IN COLLECTIVE INVESTMENT SCHEMES DURING THE MONTH .....	29
REGION-WISE ASSETS UNDER MANAGEMENT .....	31

## SNAPSHOT OF NBFI INDUSTRY AS OF MARCH 31, 2024

Sector & Sub Sectors		No. of Licenses	Total Assets (Rs in billion)	Percentage of Total Assets
<b>FUND MANAGEMENT</b>	Mutual Funds and Plans	358	2,451.19	66.3%
	Asset Management Companies/ Investment Advisors *	29	57.35	1.6%
	Discretionary & Non-Discretionary Portfolios	-	591.01	16.0%
	Pension Funds	43	66.46	1.8%
	REIT Management Companies *	25	14.67	0.4%
	Real Estate Investment Trust	14	156.29	4.2%
	Private Fund Managers *	13	0.27	0.0%
	Private Equity & Venture Capital Funds	7	9.65	0.3%
<b>LENDING</b>	Investment Banks	31	100.75	2.7%
	Non-Bank Microfinance Companies	39	192.51	5.2%
	Leasing Companies	5	6.39	0.2%
	Modarabas	21	48.66	1.3%
	Housing Finance Companies	4	0.62	0.0%
	Discounting	1	0.06	0.0%
<b>Total</b>		<b>590</b>	<b>3,695.88</b>	<b>100.0%</b>

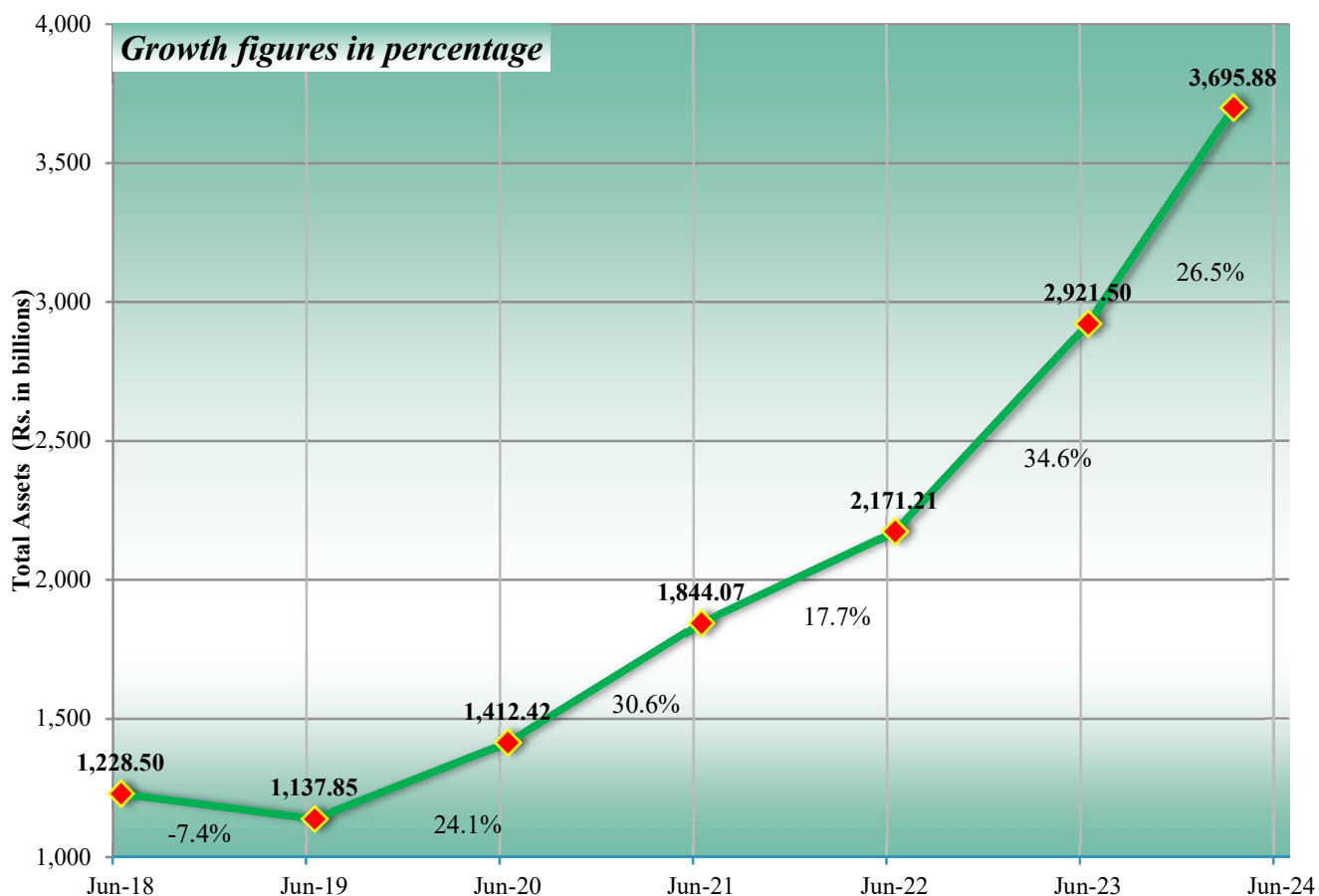
\*The assets of 8 RMC and 7 Private Fund Managers having more than one licenses are covered in AMC/IAs section and assets of 1 RMC has more than one licenses is covered in Private Fund Managers.



## TREND OF GROWTH OF ASSETS OF NBFI INDUSTRY

(Rs. in billion)

Description	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23	Mar-24
Total Assets	1,228.50	1,137.85	1,412.42	1,844.07	2,171.21	2,921.50	3,695.88
Growth Since Last June	2.7%	-7.4%	24.1%	30.6%	17.7%	34.5%	26.5%
Growth of Assets since June 2018 till March 2024					200.84%		
Compound Annual Growth Rate of total Assets from June 2018 till March 2024					21.11%		

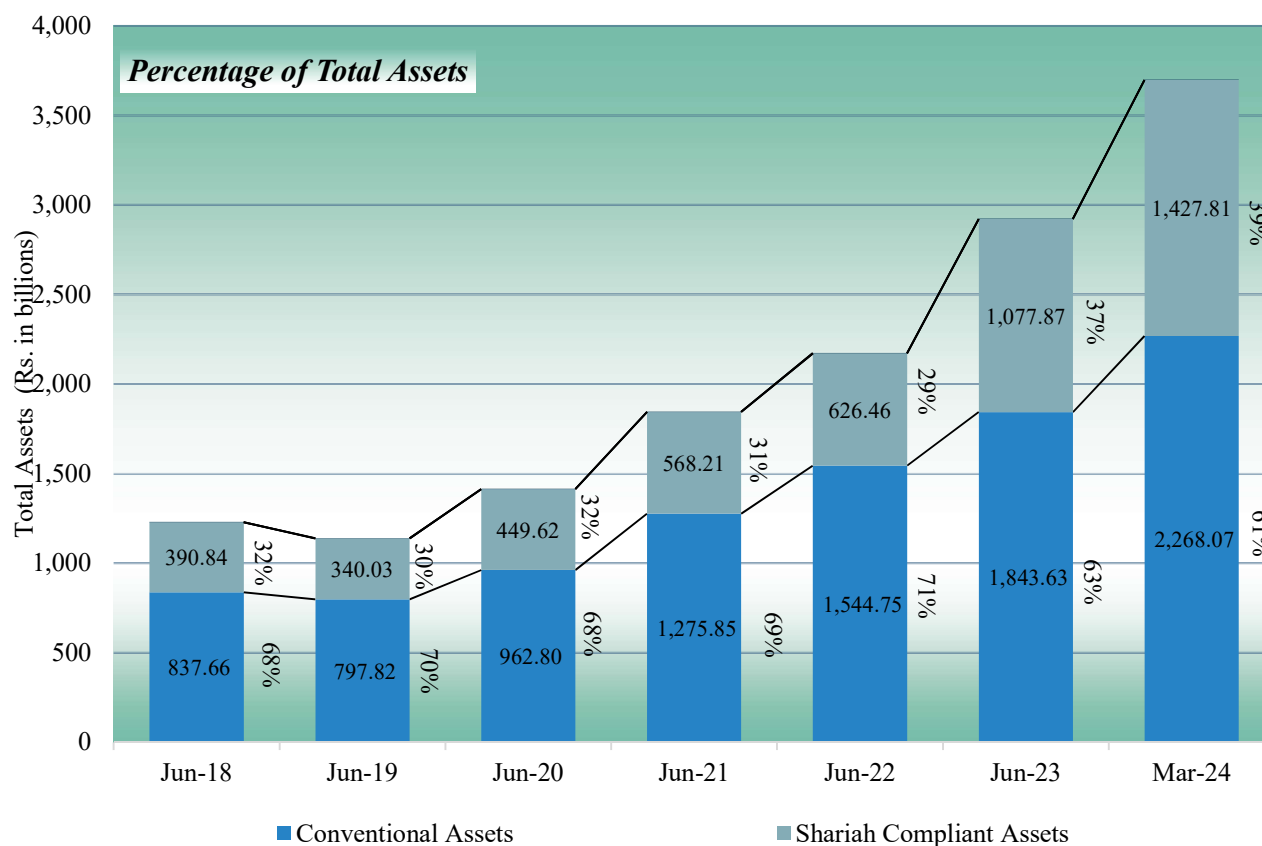


## BREAKUP OF SHARIAH COMPLIANT AND CONVENTIONAL ASSETS OF NBFI INDUSTRY

(Rs. in billion)

Description		Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23	Mar-24
Assets	Conventional	837.66	797.82	962.80	1,275.85	1,544.75	1,843.63	2,268.07
	Shariah Compliant	390.84	340.03	449.62	568.21	626.46	1,077.87	1,427.81
	<b>Total</b>	<b>1,228.50</b>	<b>1,137.85</b>	<b>1,412.42</b>	<b>1,844.06</b>	<b>2,171.21</b>	<b>2,921.50</b>	<b>3,695.88</b>
Share in Assets (%)	Conventional	68.2%	70.1%	68.2%	69.2%	71.1%	63.1%	61.4%
	Shariah Compliant	31.8%	29.9%	31.8%	30.8%	28.9%	36.9%	38.6%
Growth since Jun-18 till Mar-24		Conventional Assets			170.8%			
		Shariah Compliant Assets			265.3%			
Compound Annual Growth Rate (Jun-18 till Mar-24)		Conventional Assets			18.9%			
		Shariah Compliant Assets			25.3%			

*Note. Shariah Compliant assets include assets of Shariah Compliant Mutual Funds, Shariah Compliant Pension Funds, Shariah complaint REIT Schemes and Modarabas, while rest of the assets of NBFI industry are considered as conventional assets.*

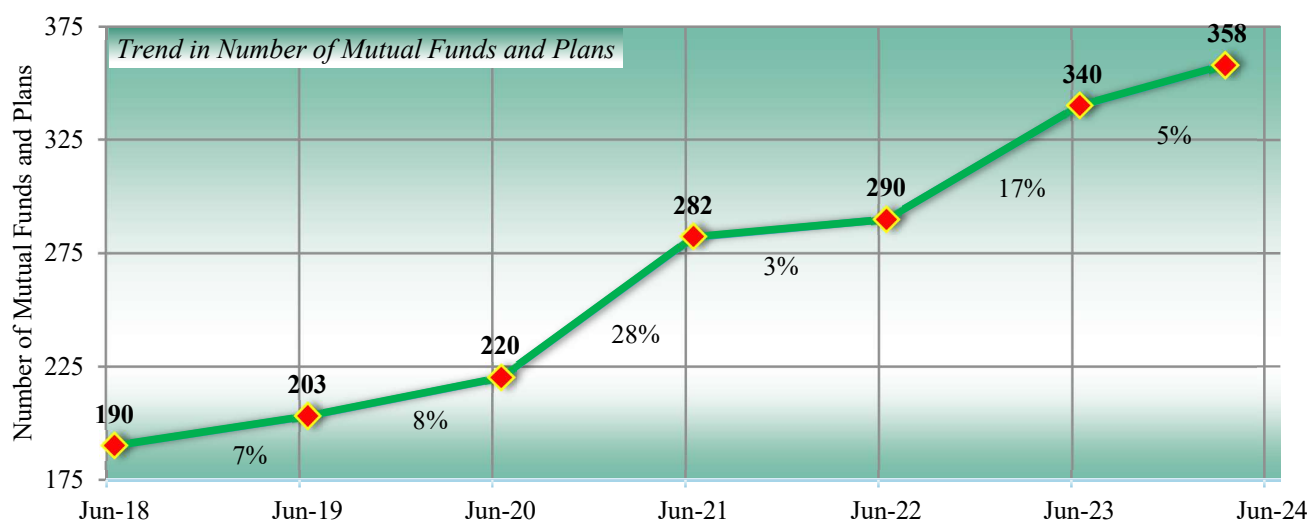
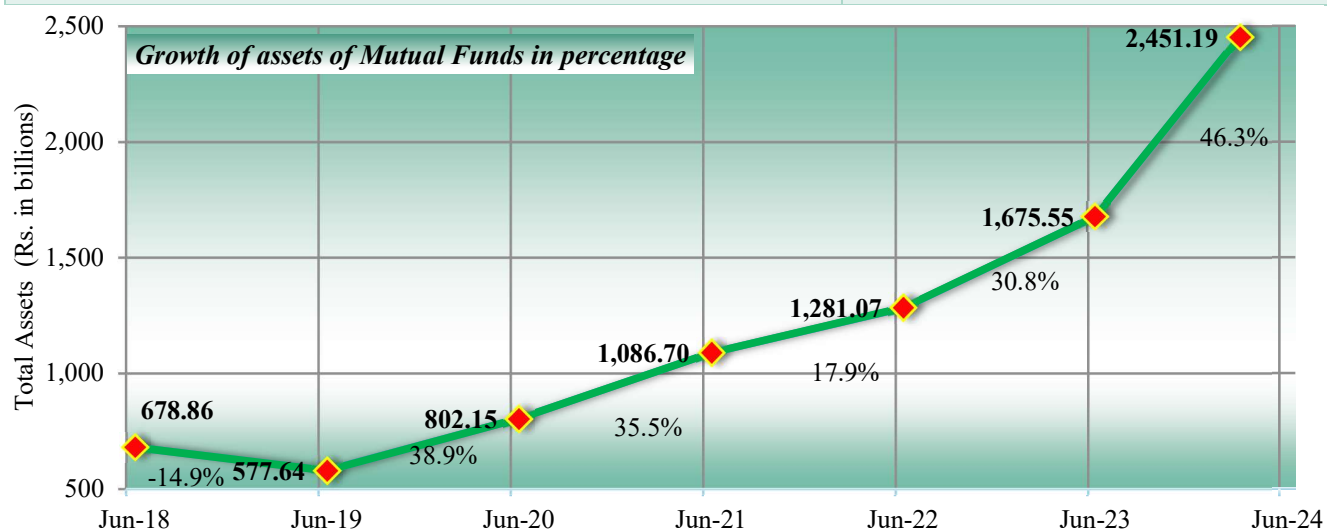


## MUTUAL FUNDS & PLANS

### TREND OF TOTAL ASSETS OF MUTUAL FUNDS & PLANS

(Rs in billion)

Description	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23	Mar-24
Total Assets	678.86	577.64	802.15	1,086.70	1,281.07	1,675.55	2,451.19
Growth since last June	-4.4%	-14.9%	38.9%	35.5%	17.9%	30.8%	46.3%
Total Number of Mutual Funds & Plans	190	203	220	282	290	340	358
Growth of Assets since June 2018 till March 2024					261.1%		
Compound Annual Growth Rate (June 2018 till March 2024)					25.0%		

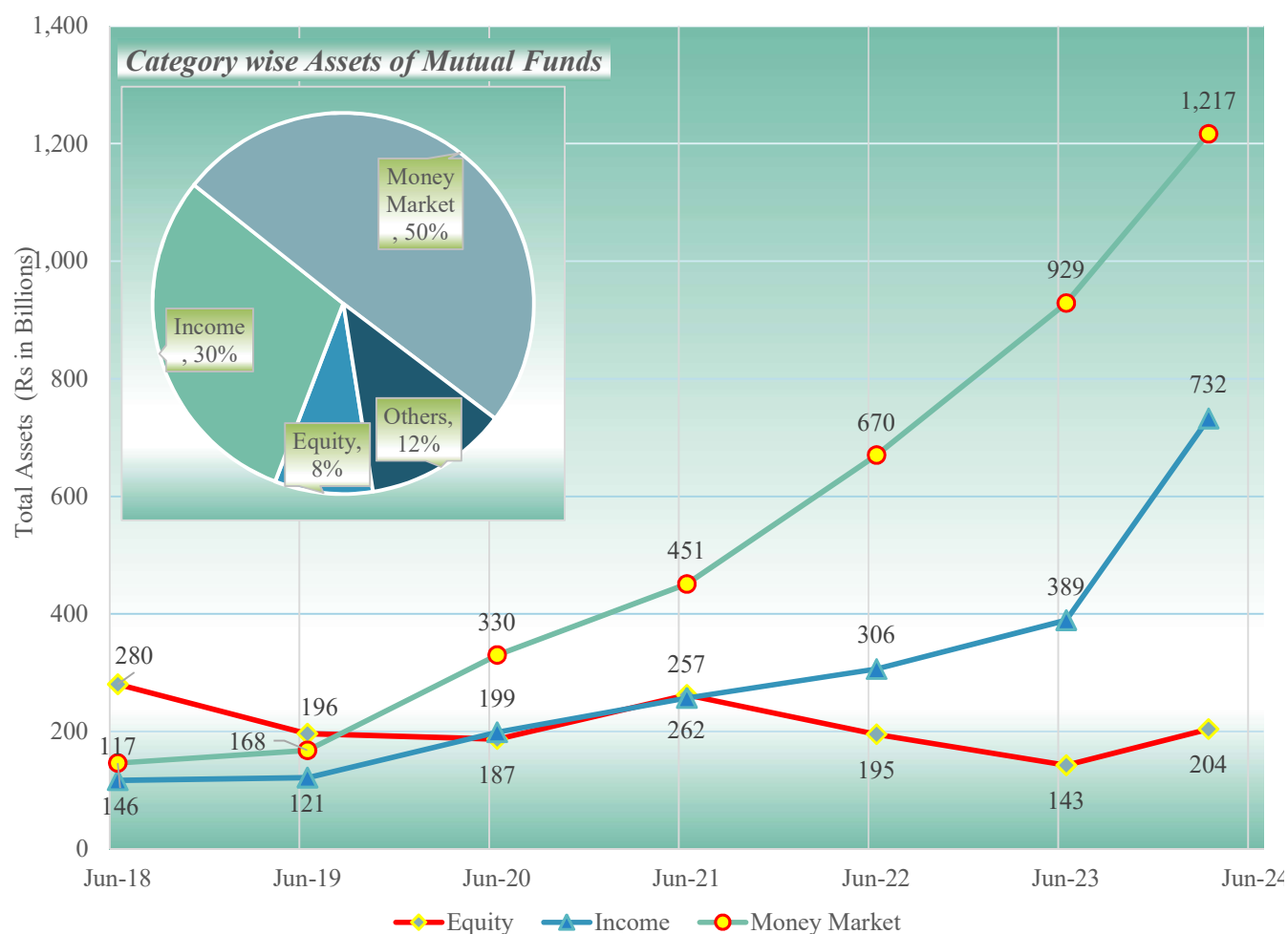


## TREND OF CATEGORY-WISE POSITION OF TOTAL ASSETS OF MUTUAL FUNDS

(Rs. in billion)

Fund Category	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23	Mar-24
Equity	280.37	196.37	186.77	262.36	195.47	142.58	203.89
Income	116.85	121.49	198.61	256.69	306.19	389.08	732.22
Money Market	146.25	167.93	330.17	451.00	670.35	928.91	1,216.56
Others *	135.39	91.85	86.60	116.65	109.06	214.98	298.51
<b>Total</b>	<b>678.86</b>	<b>577.64</b>	<b>802.15</b>	<b>1,086.70</b>	<b>1,281.07</b>	<b>1,675.55</b>	<b>2,451.19</b>

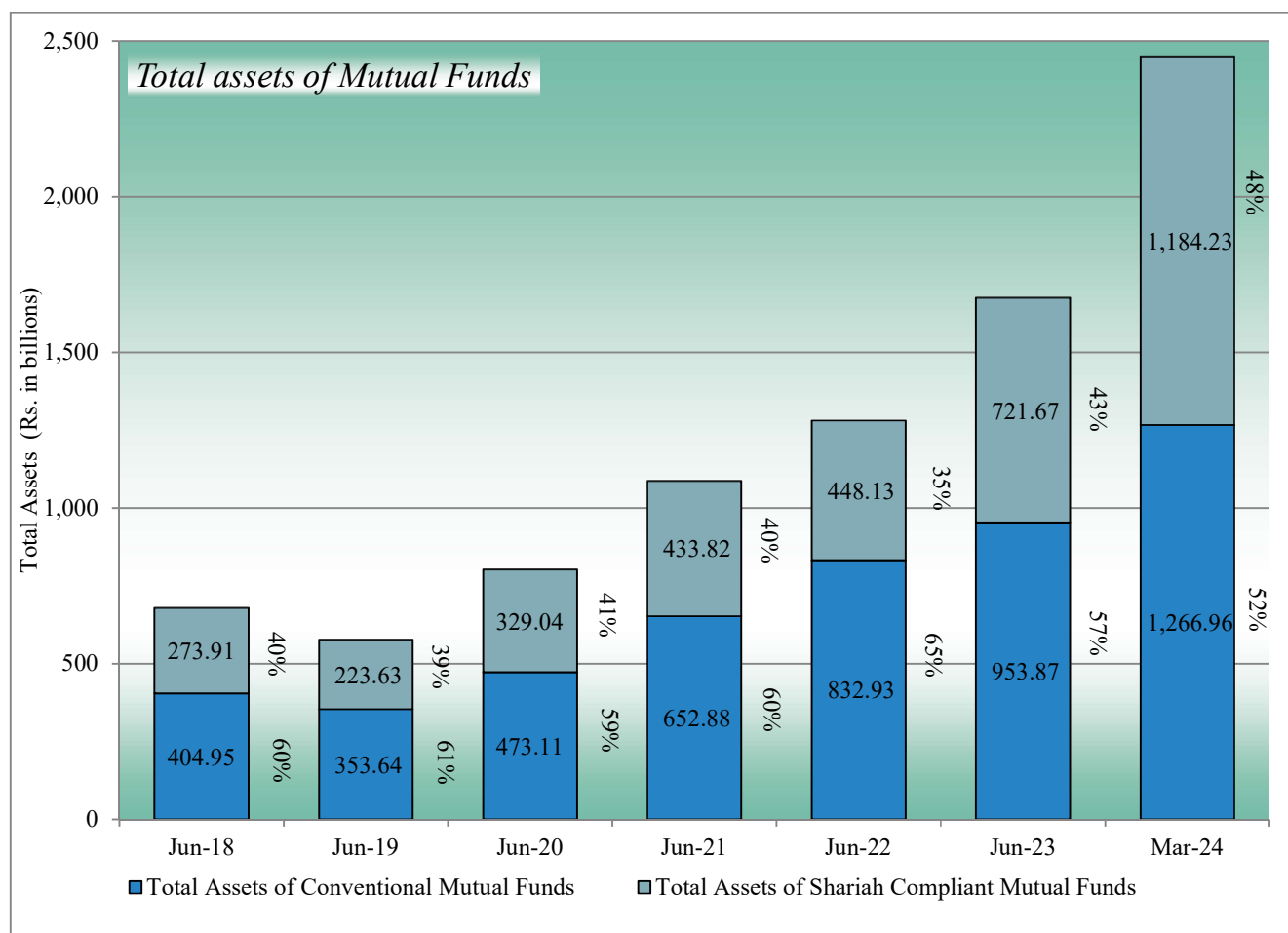
\* Others Include Asset Allocation, Aggressive Asset Allocation, Aggressive Income, Balanced, Capital Protected, Commodity, Fund of Funds, Exchange Traded, Index Tracker, Fixed Return and Sector Specific Funds.



## TREND OF TOTAL ASSETS OF CONVENTIONAL AND SHARIAH COMPLIANT MUTUAL FUNDS

(Rs. in billion)

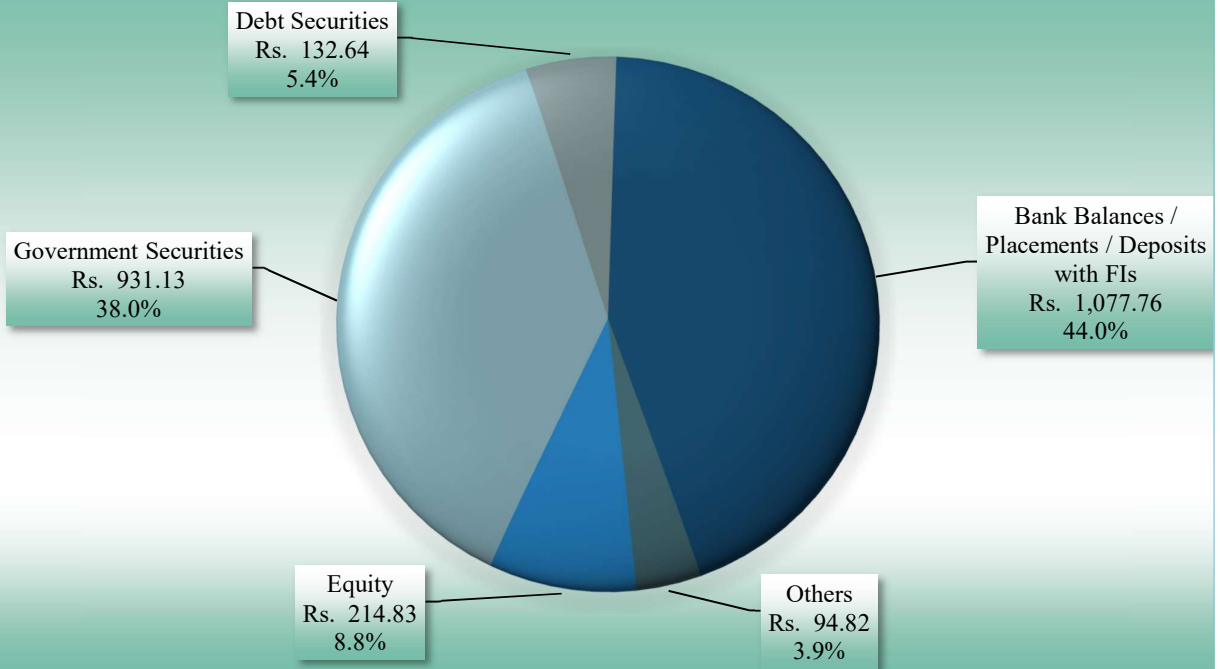
Description		Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23	Mar-24	
Assets	Conventional Mutual Funds	404.95	353.64	473.11	652.88	832.93	953.87	1,266.96	
	Shariah Compliant Mutual Funds	273.91	223.63	329.04	433.82	448.13	721.67	1,184.23	
	<b>Total</b>	<b>678.86</b>	<b>577.27</b>	<b>802.15</b>	<b>1,086.70</b>	<b>1,281.07</b>	<b>1,675.55</b>	<b>2451.19</b>	
Share (%)	Conventional Mutual Funds	59.7%	61.3%	59.0%	60.1%	65.0%	56.9%	51.7%	
	Shariah Compliant Mutual Funds	40.3%	38.7%	41.0%	39.9%	35.0%	43.1%	48.3%	
Growth since last June	Conventional Mutual Funds	0.9%	-12.7%	33.8%	38.0%	27.6%	14.5%	32.8%	
	Shariah Compliant Mutual Fund	-11.3%	-18.4%	47.1%	31.8%	3.3%	61.0%	64.1%	
Growth since June 2018 till Mar 2024	Conventional Mutual Funds						212.9%		
	Shariah Compliant Mutual Fund						332.3%		
Compound Annual Growth Rate (June 2018 till March 2024)	Conventional Mutual Funds						21.9%		
	Shariah Compliant Mutual Fund						29.0%		





## ASSET ALLOCATION OF MUTUAL FUNDS

*Rs in billion & percentage of total assets of Mutual Funds*



## QUARTERLY TREND OF TOTAL ASSETS OF MUTUAL FUNDS



## DETAIL OF INVESTOR ACCOUNTS IN MUTUAL FUNDS

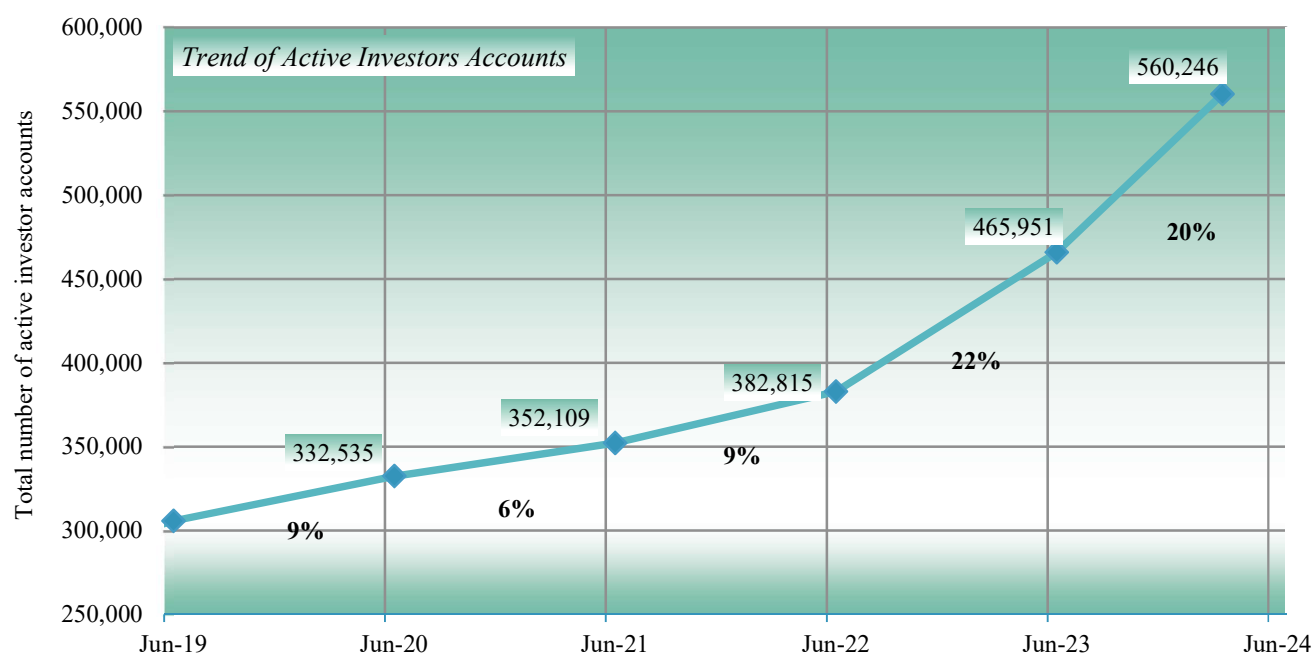
Description	No. of Active Investor Accounts on March 31, 2024	Value of Investment on March 31, 2024 (Rs. in billion)	% of total Investment Value
<b>Resident</b>			
Individuals	546,805	1,019.76	43%
Associated Banks/DFIs/AMCs	72	68.27	3%
Other Banks/DFIs	133	7.76	0%
Insurance Companies	344	70.06	3%
Other financial institutions	202	5.20	0%
Other Corporates	4,780	948.11	40%
Fund of funds	51	29.05	1%
Retirement funds	2,457	177.41	7%
Trust/NGO/Societies/Charities	1,231	48.83	2%
<b>Foreign</b>			
Individuals	4,155	10.25	0%
Non-Individuals	16	1.14	0%
<b>Total</b>	<b>560,246</b>	<b>2,385.84</b>	<b>100.0%</b>

**Note 1**

- Number of active investor accounts i.e. Accounts having more than zero balance as at March 31, 2024 are: 560,246
- Number of investor accounts having zero balance at March 31, 2024 are: 497,439
- Total number of investor accounts as at March 31, 2024 are: **1,057,685**

**Note 2** The above table shows the number of investor accounts in open end mutual funds only.

**Note 3** The number of investors' accounts is different from the number of investors in mutual fund industry i.e. If Investor A has opened three accounts with three different Asset management companies, the same shall be reported as three investor accounts instead of one investor.



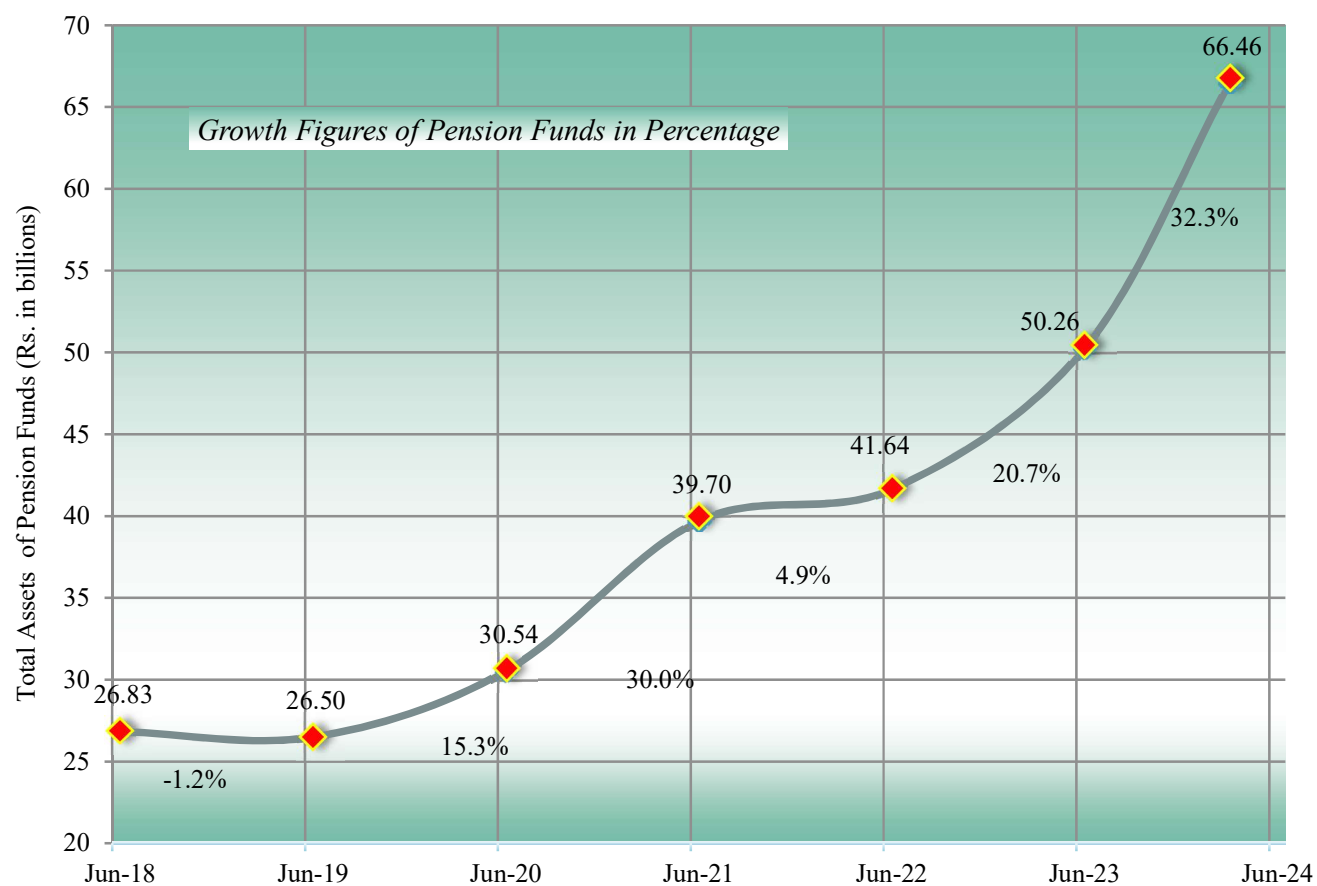
Note: Number of active investor account means accounts having more than zero balance

## VOLUNTARY PENSION SCHEMES / FUNDS

### TREND OF TOTAL ASSETS OF PENSION FUNDS

(Rs. in billion)

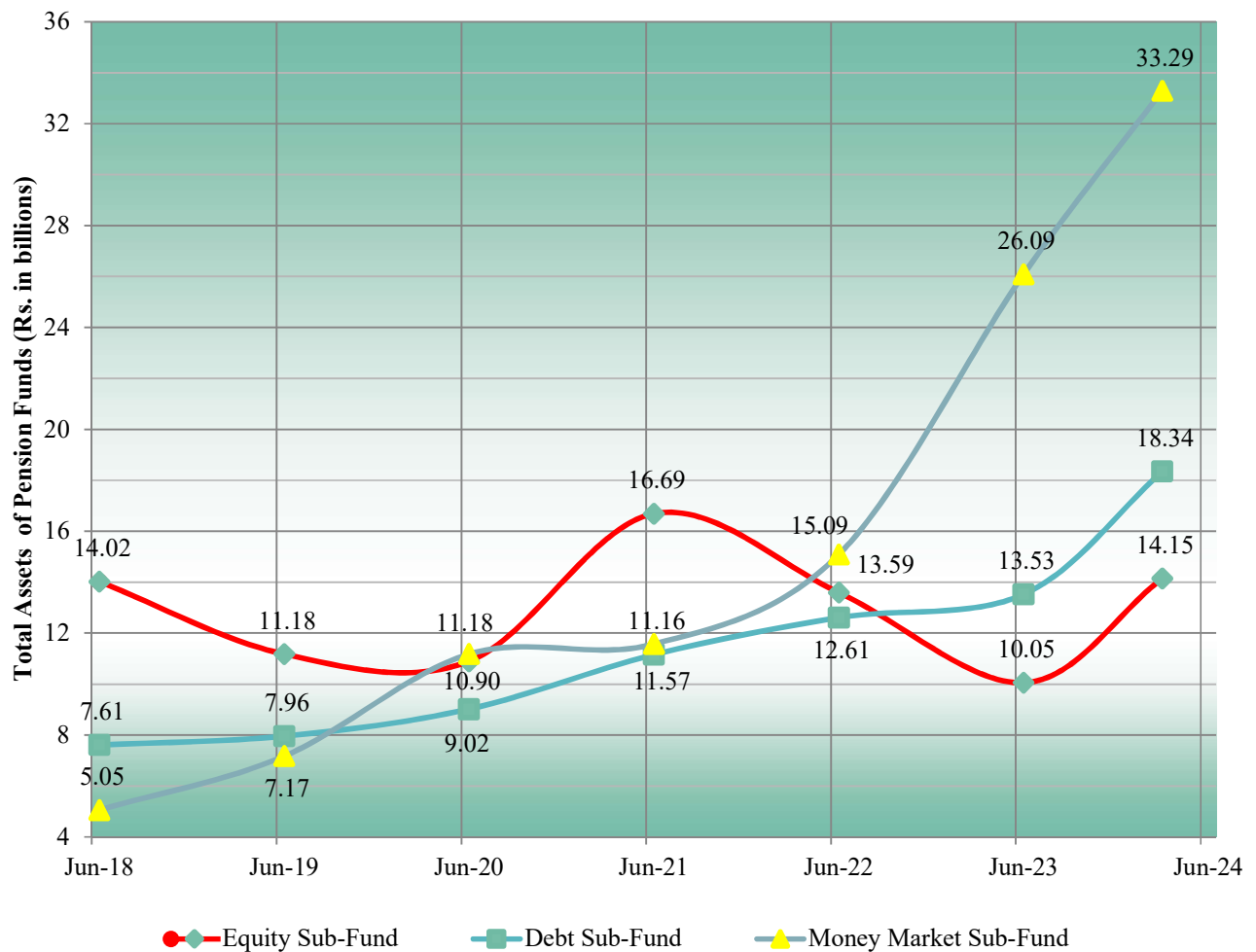
Description	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23	Mar-24
Total Assets	26.83	26.50	30.54	39.70	41.64	50.26	66.46
Growth since last June	4%	-1%	15%	30%	4.9%	20.7%	32.3%



## CATEGORY-WISE POSITION OF TOTAL ASSETS OF PENSION FUNDS

(Rs in billion)

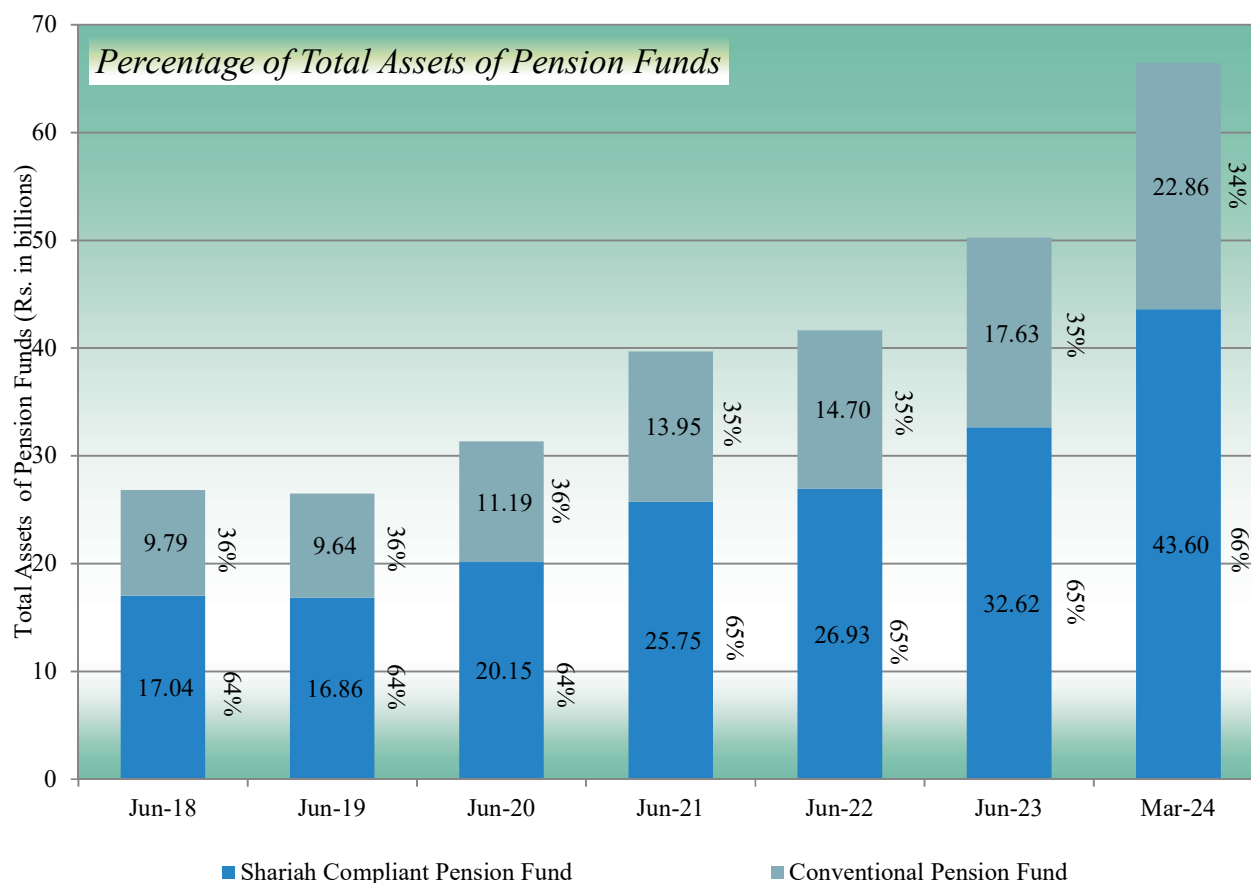
Description	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23	Mar-24
Equity Sub-Fund	14.02	11.18	10.90	16.69	13.59	10.05	14.15
Debt Sub-Fund	7.61	7.96	9.02	11.16	12.61	13.53	18.34
Money Market Sub-Fund	5.05	7.17	11.18	11.57	15.09	26.09	33.29
Commodity Sub-Fund	0.14	0.19	0.25	0.28	0.35	0.59	0.68
<b>Total</b>	<b>26.83</b>	<b>26.50</b>	<b>31.35</b>	<b>39.70</b>	<b>41.64</b>	<b>50.26</b>	<b>66.46</b>



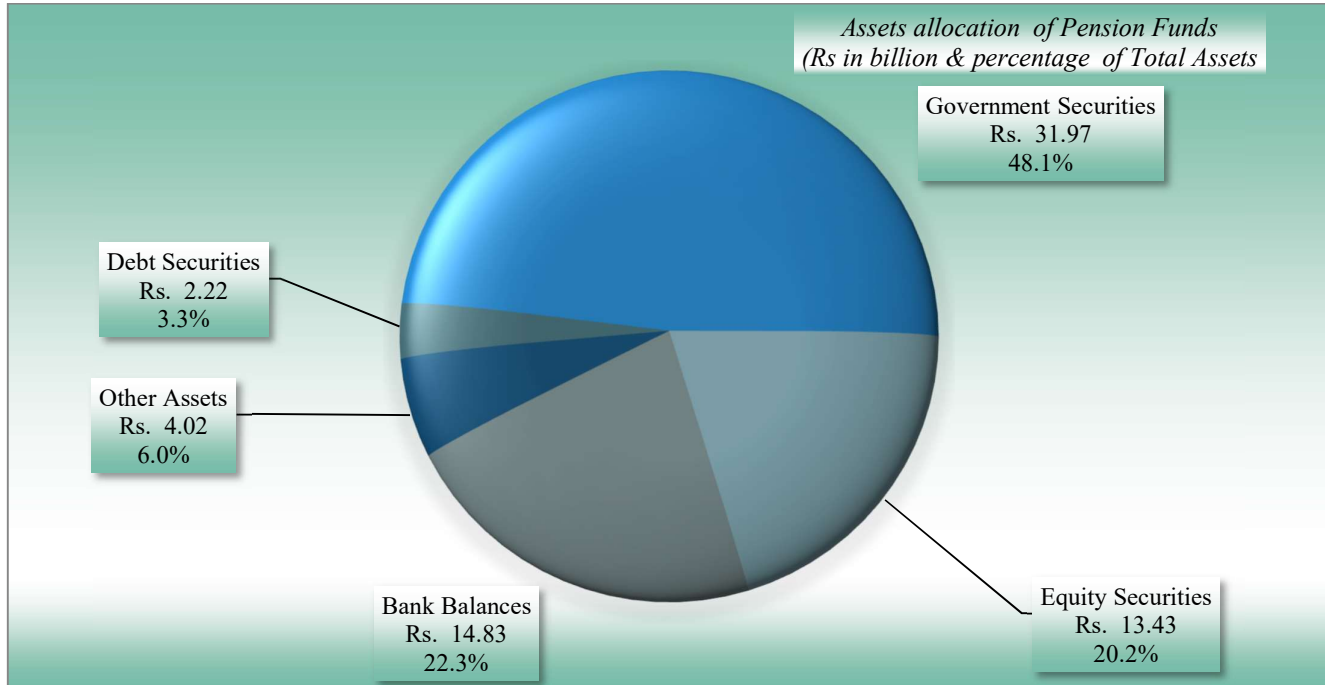
## TREND OF TOTAL ASSETS OF CONVENTIONAL AND SHARIAH COMPLIANT PENSION FUNDS

(Rs. in billion)

Description		Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23	Mar-24	
Assets	Shariah Compliant Pension Funds	17.04	16.86	20.15	25.75	26.93	32.62	43.60	
	Conventional Pension Funds	9.79	9.64	11.19	13.95	14.70	17.63	22.86	
	<b>Total</b>	<b>26.83</b>	<b>26.50</b>	<b>31.35</b>	<b>39.70</b>	<b>41.64</b>	<b>50.26</b>	<b>66.46</b>	
Share (%)	Shariah Compliant Pension Funds	63.5%	63.6%	64.3%	64.9%	64.7%	64.9%	65.6%	
	Conventional Pension Funds	36.5%	36.4%	35.7%	35.1%	35.3%	35.1%	34.4%	
Compound Annual Growth Rate June 2018 to March 2024		Shariah Compliant Pension Funds					17.7%		
		Conventional Pension Funds					15.9%		



## ASSET ALLOCATION OF PENSION FUNDS



## DETAIL OF INVESTOR ACCOUNTS IN PENSION FUNDS

Description	No. of Active Investor Accounts on March 31, 2024	Value of Investment on March 31, 2024 (Rs. In billion)	% of total Investment Value
<b>Resident</b>			
Individuals	74,859	60.86	93%
Associated Banks/DFIs/AMCs	22	4.67	7%
Other financial institutions	1	0.00	0%
<b>Foreign</b>			
Individuals	176	0.03	0%
Non-Individuals		-	0%
<b>Total</b>	<b>75,058</b>	<b>65.55</b>	<b>100%</b>

- Note 1**
- Number of active investor accounts i.e. Accounts having more than zero balance as at March 31, 2024 are: 75,058
  - Number of investor accounts having zero balance at March 31, 2024 are: 34,562
  - Total number of investor accounts as at March 31, 2024 are: 109,620

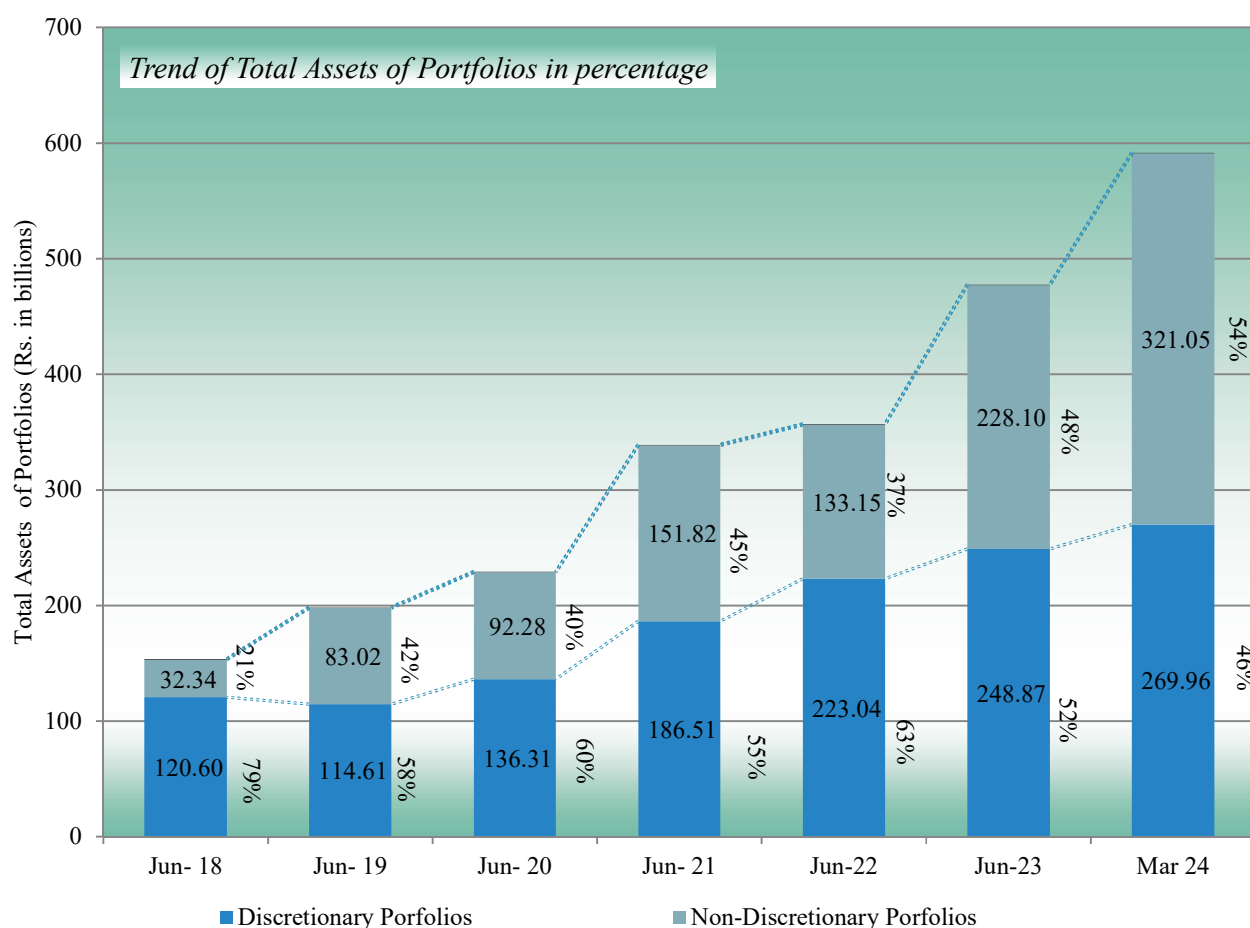
**Note 2** The number of investors' accounts is different from the number of investors in pension fund industry i.e. If Investor A has opened three accounts with three different Asset management companies, the same shall be reported as three investor accounts instead of one investor.

## DISCRETIONARY / NON-DISCRETIONARY PORTFOLIOS

### TREND OF TOTAL ASSETS OF DISCRETIONARY / NON-DISCRETIONARY PORTFOLIOS

(Rs. in billion)

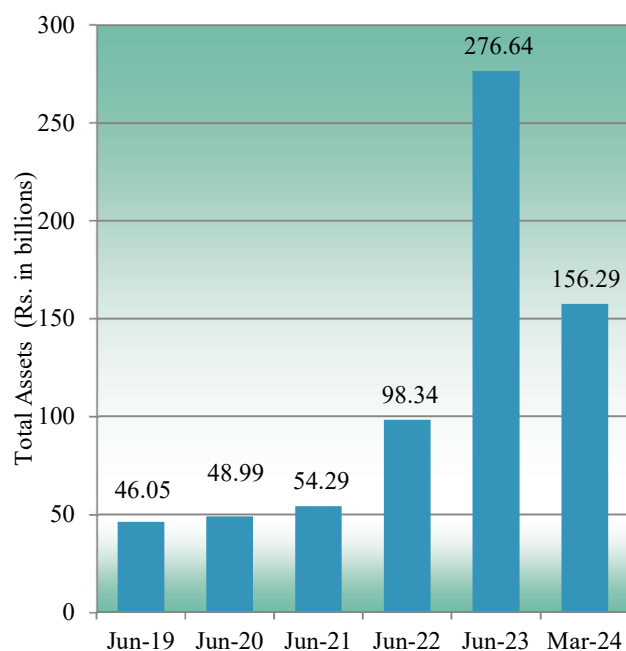
Description	Jun- 18	Jun- 19	Jun- 20	Jun- 21	Jun-22	Jun-23	Mar-24
Discretionary Portfolios	120.60	114.61	136.31	186.51	223.04	248.87	269.96
Non-Discretionary Portfolios	32.34	83.02	92.28	151.82	133.15	228.10	321.05
<b>Total Assets of Portfolios</b>	<b>152.94</b>	<b>197.64</b>	<b>228.59</b>	<b>338.33</b>	<b>356.19</b>	<b>476.97</b>	<b>591.01</b>
<b>Growth since last June</b>	8%	29%	16%	48%	5%	34%	24%



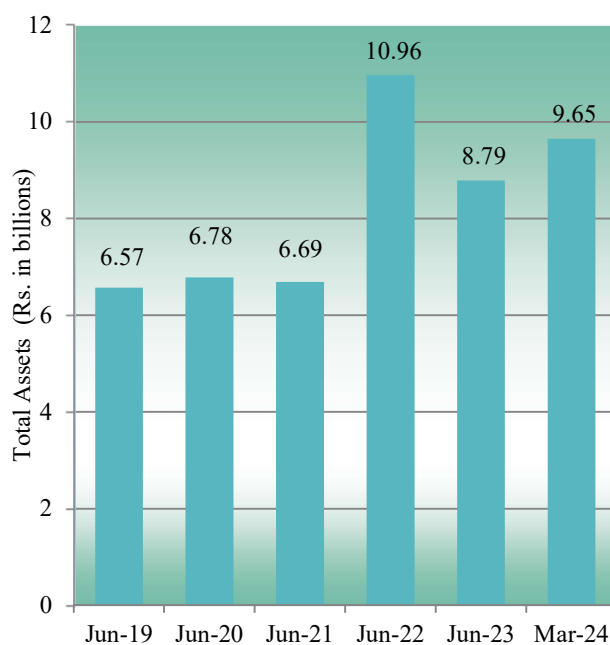
**REAL ESTATE INVESTMENT TRUST AND  
PRIVATE EQUITY & VENTURE CAPITAL FUND**  
**TREND OF TOTAL ASSETS**

(Rs in billion)

Description	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23	Mar-24
Real Estate Investment Trust	41.84	46.05	48.99	54.29	98.34	276.64	156.29
Private Equity & Venture Capital Fund	4.98	6.57	6.78	6.69	10.96	8.79	9.65
<b>Total Assets</b>	<b>46.82</b>	<b>52.62</b>	<b>55.77</b>	<b>60.98</b>	<b>109.31</b>	<b>285.42</b>	<b>165.94</b>



■ Real Estate Investment Trust



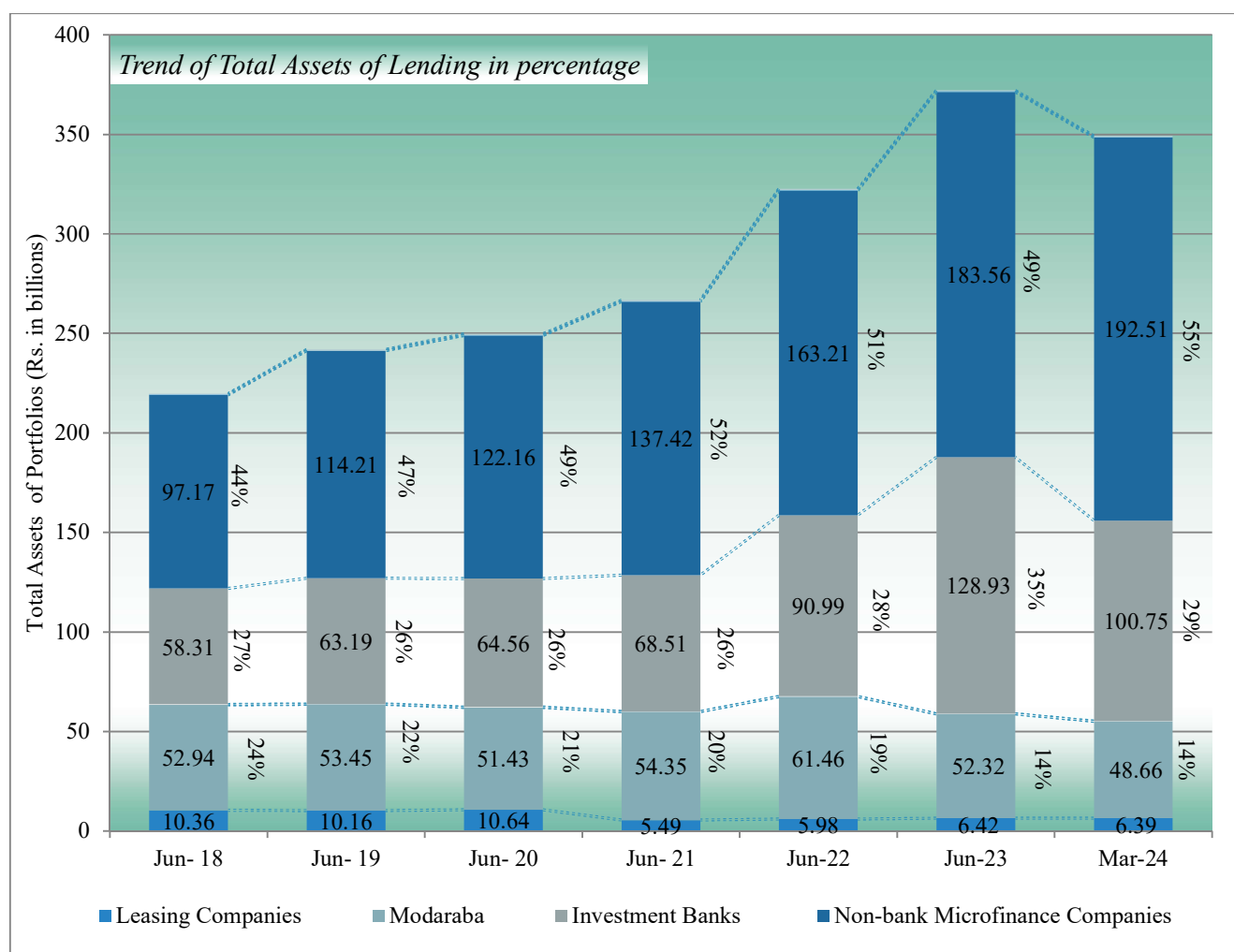
■ Private Equity & Venture Capital Fund



**LEASING CO, MODARABAS, INVESTMENT BANKS,  
NON-BANK MICROFINANCE CO, HOUSING FINANCE CO. &  
DISCOUNTING**  
**TREND OF TOTAL ASSETS**

(Rs in billion)

Description	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23	Mar-24
Modaraba	52.94	53.45	51.43	54.35	61.46	52.32	48.66
Investment Banks	58.31	63.19	64.56	68.51	90.99	128.93	100.75
Non-bank Microfinance Companies	97.17	114.21	122.16	137.42	163.21	183.56	192.51
Leasing Companies	10.36	10.16	10.64	5.49	5.98	6.42	6.39
Housing Finance Companies	-	-	-	-	0.47	0.54	0.62
Discounting	-	-	-	-	-	0.05	0.06
<b>Total Lending sector</b>	<b>218.78</b>	<b>241.01</b>	<b>248.79</b>	<b>265.76</b>	<b>322.11</b>	<b>371.83</b>	<b>348.98</b>
Growth since last June	29%	10%	3%	7%	21%	15%	-6%



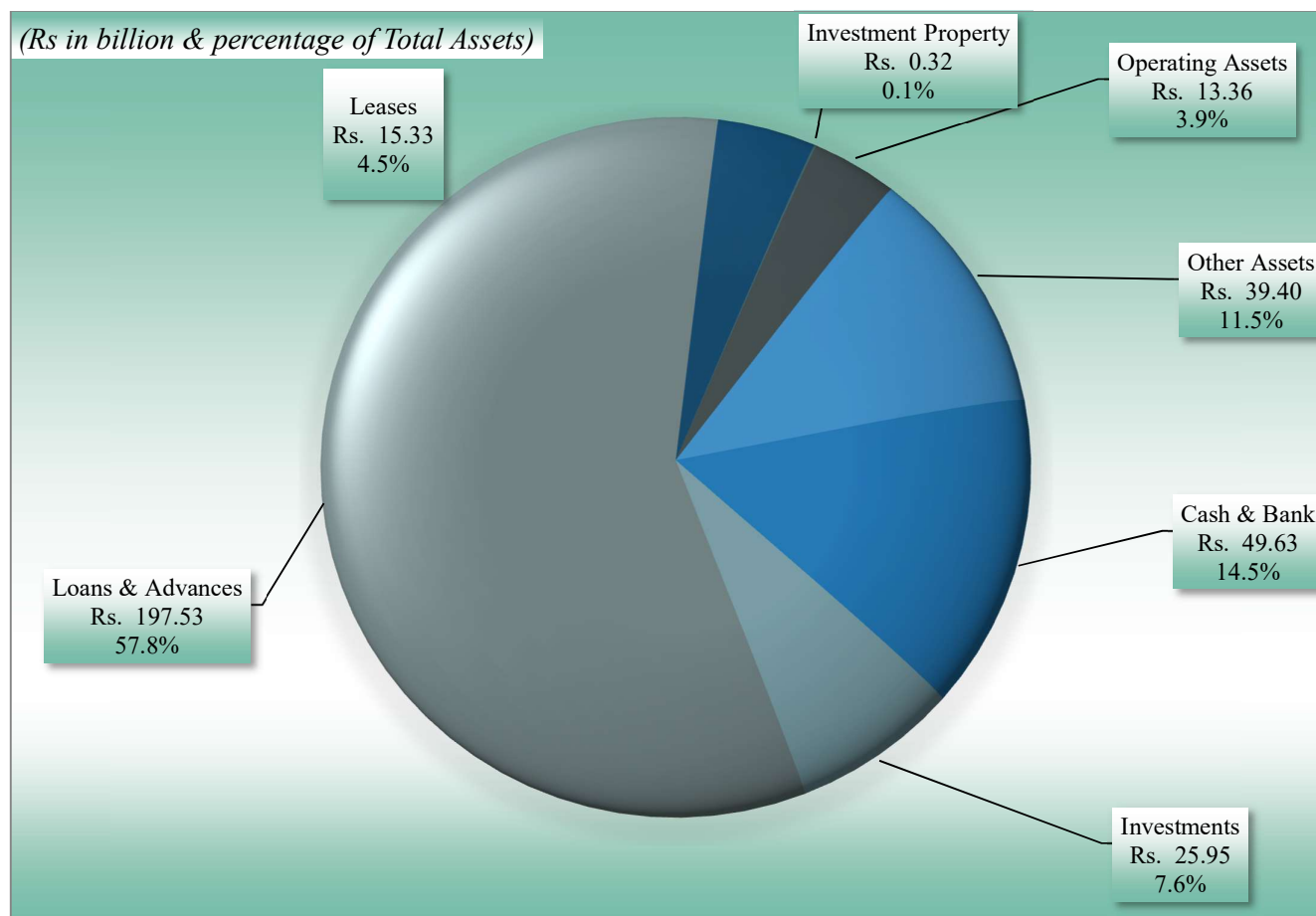
## ASSET ALLOCATION OF LEASING COMPANIES, MODARABAS, INVESTMENT BANKS, NON-BANK MICROFINANCE COMPANIES, HOUSING FINANCE COMPANIES & DISCOUNTING

(Rs in billion)

Category	Cash & Bank	Investments	Loans & Advances	Lease	Investment Property	Operating Assets	Other Assets
Modarabas*	2.27	2.99	30.48	1.80	0.14	2.31	8.11
Leasing Cos.	0.36	0.06	1.01	4.09	0.17	0.59	0.13
Investment Banks *	4.57	15.81	48.43	9.44	0.00	3.49	15.84
Non-bank Microfinance Cos. *	42.42	7.03	117.17	0.00	0.02	6.92	15.25
Housing Finance Cos.	0.03	0.07	0.39	0.00	0.00	0.06	0.07
Discounting	0.00	0.00	0.06	0.00	0.00	0.00	0.00
<b>Total</b>	<b>49.63</b>	<b>25.95</b>	<b>197.53</b>	<b>15.33</b>	<b>0.32</b>	<b>13.36</b>	<b>39.40</b>

\* 1 Modaraba, 8 Investment Bank and 7 NBMFCs are not included here due to non filing of SCRS returns.

(Rs in billion & percentage of Total Assets)



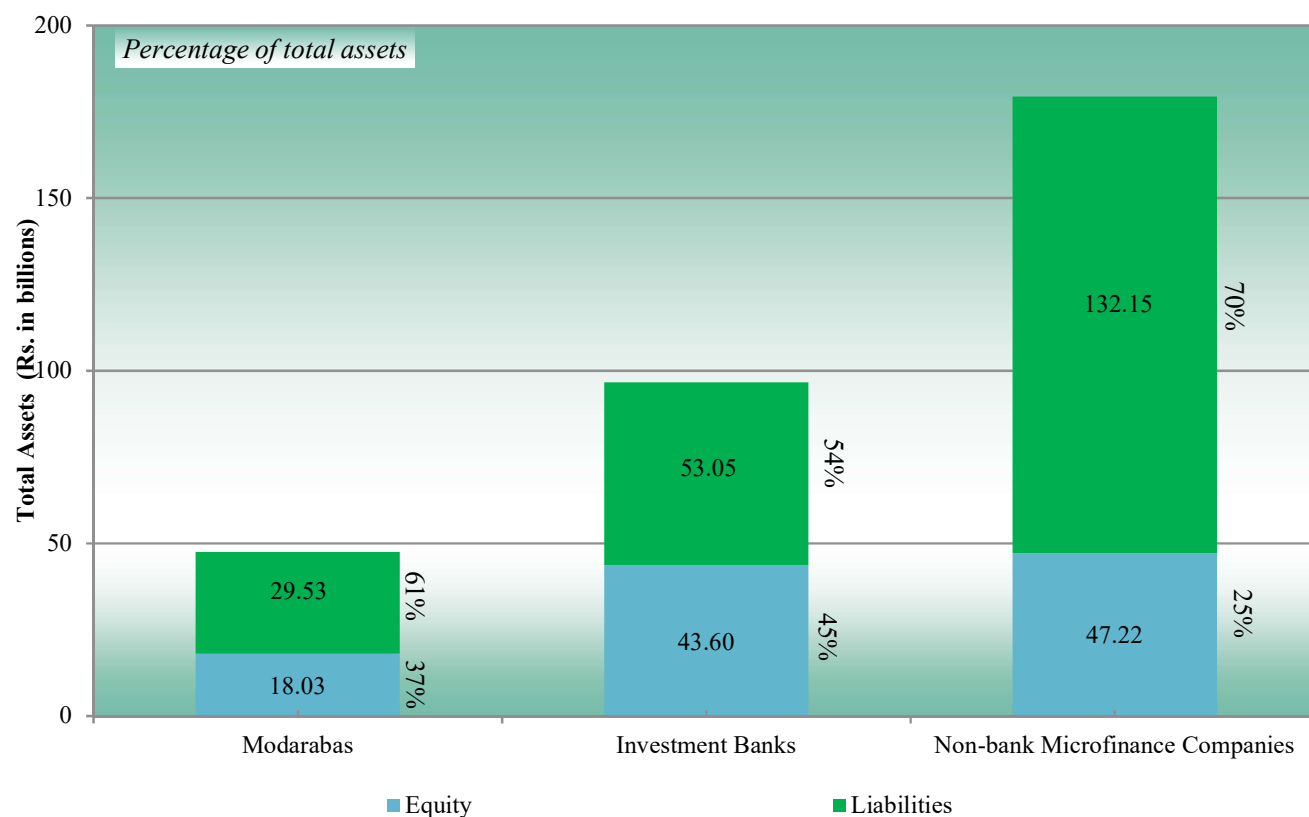
## LEVERAGE PROFILE OF LEASING COS., MODARABAS, INVESTMENT BANKS, NON-BANK MICROFINANCE COMPANIES, DISCOUNTING & HOUSING FINANCE COMPANIES

(Rs in billion)

Category	Equity*	Liabilities*	Total Assets	Equity as percentage of total assets	Liabilities as percentage of total assets
Leasing Companies	2.29	2.32	6.39	35.75%	36.29%
Modarabas**	18.03	29.53	48.09	37.48%	61.40%
Investment Banks **	43.60	53.05	97.57	44.68%	54.37%
Non-bank Microfinance Cos.**	47.22	132.15	188.80	25.01%	69.99%
Housing Finance Cos.	0.51	0.11	0.62	82.19%	17.57%
Discounting	0.05	0.01	0.06	90.92%	9.05%

\*Equity and liabilities do not include deficit / surplus on revaluation of fixed assets

\*\* 1 Modaraba, 8 Investment Bank and 7 NBMFCs are not included here due to non filing of SCRS returns.

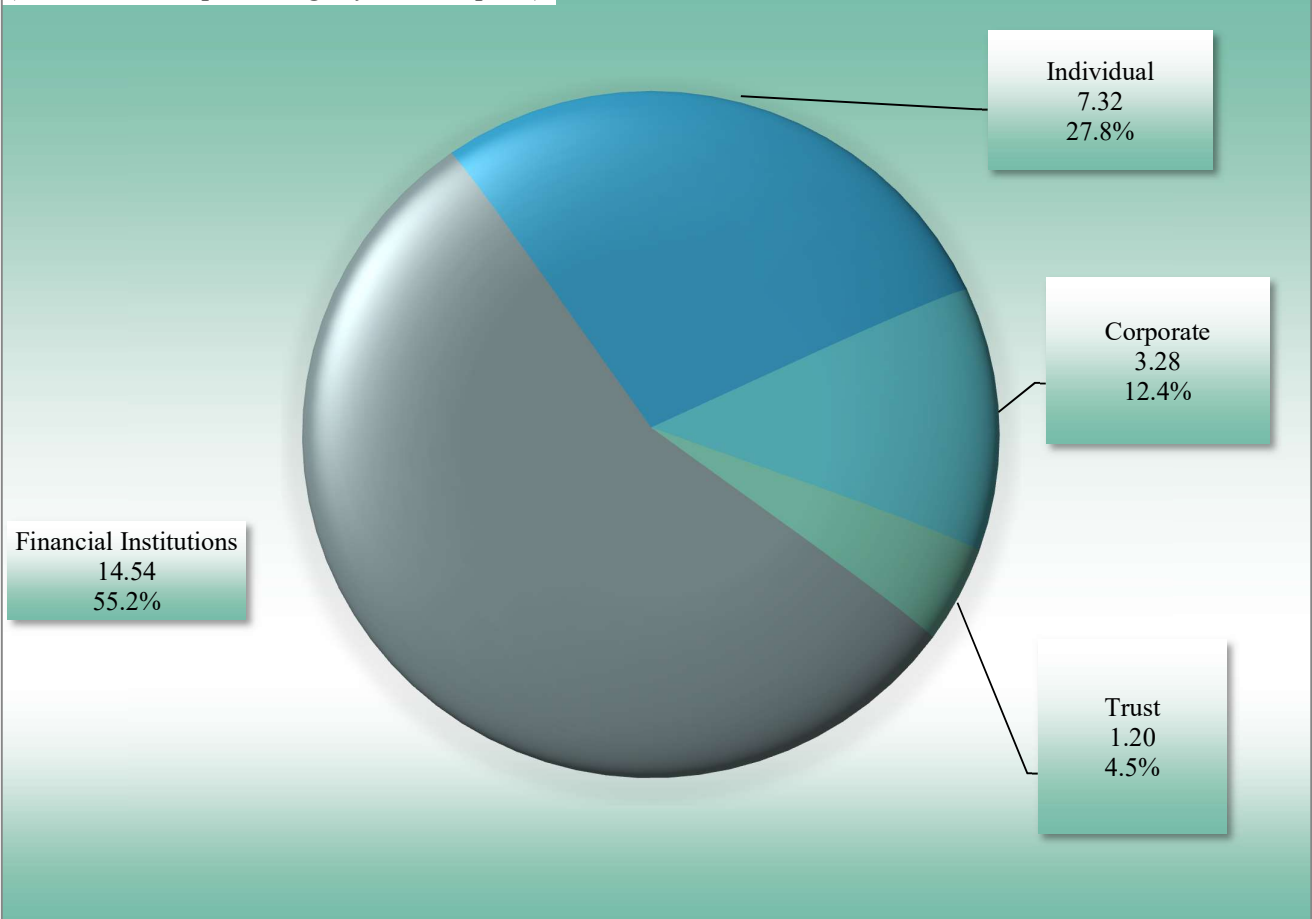


## DEPOSIT RAISING OF LEASING COMPANIES, MODARABAS & INVESTMENT BANKS

Category	Amounts (Rs in billion)				% of Total Deposits
	Leasing Cos.	Modarabas	Investment Banks *	Total	
Individual	0.23	3.30	3.80	7.32	27.7%
Corporate	0.00	2.05	1.23	3.28	12.4%
Trust	0.00	0.91	0.29	1.20	4.5%
Govt. Entities	0.00	0.00	0.07	0.07	0.3%
Financial Institutions	0.00	14.54	0.00	14.54	55.1%
<b>Total</b>	<b>0.23</b>	<b>20.80</b>	<b>5.39</b>	<b>26.41</b>	<b>100.0%</b>

\* 1 Modaraba and 8 Investment Bank are not included here due to non filing of SCRS returns.

(Rs in billion & percentage of Total Deposit)



## **ADDITIONAL REPORTS PERTAINING TO MUTUAL FUNDS/PLANS**

### **Category wise Break up of Assets under Management – Collective Investment Schemes (Conventional and Shariah Compliant)**

- The Total AUMs given in the said reports represent Net Assets of Open-end funds.

### **Region wise Issuance & Redemptions in Collective Investment Schemes (Conventional and Shariah Compliant)**

- These reports do not include the transactions conducted by funds of funds.

### **Number of new accounts opened in Collective Investment Schemes**

- These reports do not include the accounts opened by the funds of funds for investment in other funds.
- Such investor accounts exist which are invested in both Shariah compliant and Conventional funds. Therefore, such accounts are reported twice by the AMCs i.e. both in conventional funds and shariah compliant funds.

### **Region wise Assets under Management**

- These reports do not include the accounts and investments by funds of funds for investment in other funds. Such investor accounts exist which are invested in both Shariah compliant and Conventional funds. Therefore, such accounts are reported twice by the AMCs i.e. both in conventional funds and shariah compliant funds.

**CATEGORY WISE ISSUANCE & REDEMPTION IN  
CONVENTIONAL COLLECTIVE INVESTMENT SCHEMES DURING THE MONTH**

*(Rs. in billion)*

<b>Fund Category</b>	<b>Gross Issuance - Individuals</b>	<b>Gross Redemptions - Individuals</b>	<b>Net Issuance/ (Redemptions) - Individuals</b>	<b>Gross Issuance - Non-Individuals</b>	<b>Gross Redemptions - Non-Individuals</b>	<b>Net Issuance/ (Redemptions) - Non-Individuals</b>	<b>Gross Issuance - Fund of funds</b>	<b>Gross Redemptions - Fund of funds</b>	<b>Net Issuance (Redemptions) - Fund of fund</b>	<b>Gross Issuance - Total</b>	<b>Gross Redemptions - Total</b>	<b>Net Issuance/ (Redemptions) - Total</b>
Aggressive Income	0.78	0.46	0.31	1.37	1.88	(0.51)	-	-	-	2.15	2.34	(0.19)
Asset Allocation	0.59	0.49	0.11	0.00	0.01	(0.01)	-	-	-	0.59	0.50	0.09
Balanced	0.00	0.01	(0.01)	-	-	-	-	-	-	0.00	0.01	(0.01)
Capital Protected	2.60	2.60	0.00	25.70	25.25	0.46	-	0.03	(0.03)	28.30	27.88	0.43
Commodity	-	-	-	-	-	-	-	-	-	-	-	-
Equity	1.50	1.86	(0.36)	0.92	0.83	0.08	-	0.01	(0.01)	2.42	2.71	(0.29)
Fund of Funds	0.28	0.21	0.06	2.84	2.94	(0.10)	-	-	-	3.11	3.15	(0.04)
Income	49.77	47.16	2.61	50.97	70.61	(19.64)	0.30	0.04	0.26	101.05	117.81	(16.76)
Index Tracker	0.03	0.05	(0.02)	-	-	-	-	-	-	0.03	0.05	(0.02)
Money Market	103.89	93.44	10.45	49.41	72.15	(22.74)	1.83	2.37	(0.54)	155.13	167.97	(12.83)
	<b>159.44</b>	<b>146.28</b>	<b>13.16</b>	<b>131.21</b>	<b>173.67</b>	<b>(42.46)</b>	<b>2.14</b>	<b>2.45</b>	<b>(0.32)</b>	<b>292.78</b>	<b>322.40</b>	<b>(29.62)</b>

**CATEGORY WISE ISSUANCE & REDEMPTION IN**  
**SHARIAH COMPLIANT COLLECTIVE INVESTMENT SCHEMES DURING THE MONTH**

*(Rs. in billion)*

<b>Fund Category</b>	<b>Gross Issuance - Individuals</b>	<b>Gross Redemptions - Individual</b>	<b>Net Issuance/ (Redemptions) - Individual</b>	<b>Gross Issuance - Non-Individuals</b>	<b>Gross Redemptions - Non-Individuals</b>	<b>Net Issuance/ (Redemptions) - Non-Individuals</b>	<b>Gross Issuance - Fund of funds</b>	<b>Gross Redemptions - Fund of funds</b>	<b>Net Issuance/ (Redemptions) - Fund of funds</b>	<b>Gross Issuance - Total</b>	<b>Gross Redemptions - Total</b>	<b>Net Issuance/ (Redemptions) - Total</b>
Islamic Aggressive Income	0.09	0.07	0.02	0.11	0.09	0.02	-	-	-	0.20	0.16	0.04
Islamic Asset Allocation	0.04	0.08	(0.05)	1.10	0.07	1.03	-	-	-	1.14	0.15	0.98
Islamic Balanced	0.11	0.08	0.03	-	-	-	-	-	-	0.11	0.08	0.03
Islamic Capital Protected	-	0.03	(0.03)	-	-	-	-	-	-	-	0.03	(0.03)
Islamic Commodity	0.18	0.05	0.14	-	-	-	-	-	-	0.18	0.05	0.14
Islamic Equity	4.86	6.05	(1.19)	1.41	0.64	0.77	0.01	0.02	(0.01)	6.27	6.71	(0.43)
Islamic Fund of Funds	0.19	0.42	(0.22)	0.03	0.07	(0.04)	0.50	0.52	(0.02)	0.72	1.01	(0.29)
Islamic Income	50.42	60.93	(10.51)	38.42	32.28	4.46	0.03	0.71	(0.67)	87.19	93.91	(6.72)
Islamic Index Tracker	0.07	0.05	0.02	-	-	-	-	-	-	0.07	0.05	0.02
Islamic Money Market	64.30	29.35	34.94	99.31	92.93	6.38	0.64	0.26	0.38	164.25	122.54	41.70
	<b>120.26</b>	<b>97.10</b>	<b>23.16</b>	<b>140.37</b>	<b>126.07</b>	<b>12.62</b>	<b>1.19</b>	<b>1.51</b>	<b>(0.32)</b>	<b>260.13</b>	<b>224.68</b>	<b>35.45</b>

**CATEGOSRY WISE BREAK UP OF ASSETS UNDER MANAGEMENT**  
**CONVENTIONAL COLLECTIVE INVESTMENT SCHEMES**

*(Rs. in billion)*

Fund Category	Individuals	Associated Banks/DFIs	Other Banks/DFIs	Insurance Co.s	Other Fin. Institutions	Other Corporates	Fund of funds	Retirement funds	Trusts/NGOs/Societies/Foundation/Charities	Foreign Individuals	Foreign Corporates
Aggressive Income	6.46	0.11	0.00	0.40	0.00	8.42	0.03	2.39	0.13	0.00	-
Asset Allocation	6.58	0.43	0.22	0.47	0.04	8.51	-	1.68	0.04	0.02	-
Balanced	0.69	-	-	0.86	0.00	0.02	0.05	0.97	0.09	-	-
Capital Protected	20.89	0.10	-	0.10	-	55.18	0.19	1.41	0.77	-	-
Commodity	-	-	-	-	-	-	-	-	-	-	-
Equity	26.08	5.07	5.81	15.74	3.70	11.08	0.30	37.56	9.76	0.33	0.35
Fund of Funds	6.54	0.34	-	-	0.10	14.96	0.10	1.24	0.48	-	0.01
Income	140.87	3.04	4.20	4.80	1.62	146.65	4.13	22.09	8.39	1.38	0.05
Index Tracker	0.05	0.00	-	-	-	0.00	-	0.61	-	-	0.01
Money Market	180.53	5.47	4.40	6.40	7.08	278.65	18.66	29.40	10.25	1.63	-
	<b>388.70</b>	<b>14.57</b>	<b>14.63</b>	<b>28.78</b>	<b>12.53</b>	<b>523.48</b>	<b>23.46</b>	<b>97.36</b>	<b>29.91</b>	<b>3.35</b>	<b>0.42</b>



**CATEGORY WISE BREAK UP OF ASSETS UNDER MANAGEMENT**  
**SHARIAH COMPLIANT COLLECTIVE INVESTMENT SCHEMES**

(Rs. in billion)

Fund Category	Individuals	Associated Banks/DFIs	Other Banks/DFIs	Insurance Co.s	Other Fin. Institutions	Other Corporates	Fund of funds	Retirement funds	Trusts/ NGOs/ Societies/ Foundation /Charities	Foreign Individuals	Foreign Corporates
Islamic Aggressive Income	0.65	0.15	-	0.74	0.00	3.38	-	0.10	0.00	0.01	-
Islamic Asset Allocation	3.09	0.16	2.01	12.15	0.10	0.17	-	0.80	0.05	0.07	-
Islamic Balanced	0.79	0.42	-	0.00	0.00	0.22	-	0.69	0.02	0.01	-
Islamic Capital Protected	0.86	-	-	-	-	0.38	-	0.19	0.00	-	-
Islamic Commodity	1.25	0.18	-	-	-	0.12	-	-	0.02	0.03	-
Islamic Equity	16.03	3.02	0.40	5.18	0.09	4.20	0.66	22.50	2.36	0.46	-
Islamic Fund of Funds	3.35	0.04	-	0.01	-	0.07	0.10	0.33	0.22	0.02	-
Islamic Income	273.64	4.03	0.00	12.71	0.26	70.80	0.32	20.66	5.24	4.71	-
Islamic Index Tracker	0.33	2.09	-	-	-	1.09	0.04	0.01	-	0.02	-
Islamic Money Market	304.84	7.13	3.83	9.16	1.68	335.52	2.97	30.08	16.55	1.74	-
	<b>604.84</b>	<b>17.21</b>	<b>6.25</b>	<b>39.95</b>	<b>2.12</b>	<b>415.95</b>	<b>4.09</b>	<b>75.35</b>	<b>24.47</b>	<b>7.09</b>	<b>-</b>

## REGION WISE ISSUANCE & REDEMPTIONS IN CONVENTIONAL COLLECTIVE INVESTMENT SCHEMES DURING THE MONTH

(Rs. in billion)

City	Individual				Non-Individual				Total			
	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)
Hyderabad	833	0.15	0.15	0.00	-	0.00	-	0.00	833	0.15	0.15	0.01
Karachi	29,661	95.54	85.50	10.04	3,311	50.02	56.21	(6.19)	32,972	145.56	141.70	3.85
Larkana	106	0.02	0.02	0.00	-	-	-	-	106	0.02	0.02	0.00
Mirpur khas	45	0.00	0.00	(0.00)	-	-	-	-	45	0.00	0.00	(0.00)
Nawab shah	58	0.00	0.00	(0.00)	-	-	-	-	58	0.00	0.00	(0.00)
Others	1,464	0.14	0.14	0.00	-	-	-	-	1,464	0.14	0.14	0.00
Sukkur	231	0.04	0.21	(0.18)	-	-	-	-	231	0.04	0.21	(0.18)
<b>SINDH</b>	<b>32,398</b>	<b>95.90</b>	<b>86.02</b>	<b>9.87</b>	<b>3,311</b>	<b>50.02</b>	<b>56.21</b>	<b>(6.19)</b>	<b>35,709</b>	<b>145.92</b>	<b>142.23</b>	<b>3.69</b>
Bahawalpur	223	0.05	0.07	(0.01)	3	-	0.00	(0.00)	226	0.05	0.07	(0.01)
Faisalabad	2,611	7.06	6.24	0.81	189	0.99	1.26	(0.27)	2,800	8.05	7.51	0.54
Gujranwala	708	1.35	1.01	0.33	13	0.19	0.11	0.08	721	1.54	1.12	0.41
Lahore	19,580	29.68	27.92	1.76	1,453	12.87	14.99	(2.12)	21,033	42.55	42.91	(0.37)
Multan	2,547	1.72	1.72	0.01	59	1.50	0.29	1.21	2,606	3.23	2.01	1.22
Others	5,451	1.48	1.37	0.11	89	0.57	0.63	(0.06)	5,540	2.05	2.00	0.05
Rahim yar khan	308	0.95	0.78	0.17	1	-	0.00	(0.00)	309	0.95	0.78	0.17
Rawalpindi	3,717	1.84	1.47	0.37	365	38.37	51.09	(12.72)	4,082	40.21	52.56	(12.35)
Sadiqabad	31	0.01	0.01	(0.00)	-	-	-	-	31	0.01	0.01	(0.00)
Sargodha	403	0.28	0.08	0.20	-	-	0.05	(0.05)	403	0.28	0.14	0.15
Sialkot	686	1.09	0.98	0.11	36	0.52	0.36	0.16	722	1.61	1.34	0.28
<b>PUNJAB</b>	<b>36,265</b>	<b>45.51</b>	<b>41.65</b>	<b>3.86</b>	<b>2,208</b>	<b>55.01</b>	<b>68.79</b>	<b>(13.78)</b>	<b>38,473</b>	<b>100.52</b>	<b>110.44</b>	<b>(9.92)</b>
Islamabad	4,949	5.08	4.63	0.45	310	15.27	12.26	3.00	5,259	20.35	16.89	3.45
<b>CAPITAL TERRITORY</b>	<b>4,949</b>	<b>5.08</b>	<b>4.63</b>	<b>0.45</b>	<b>310</b>	<b>15.27</b>	<b>12.26</b>	<b>3.00</b>	<b>5,259</b>	<b>20.35</b>	<b>16.89</b>	<b>3.45</b>
Abbottabad	133	0.03	0.31	(0.29)	-	-	-	-	133	0.03	0.31	(0.29)
Bannu	45	0.00	0.00	0.00	-	-	-	-	45	0.00	0.00	0.00

City	Individual				Non-Individual				Total			
	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)
Dera ismail khan	49	0.05	0.05	(0.01)	-	-	-	-	49	0.05	0.05	(0.01)
Manshra	127	0.00	0.00	0.00	-	-	-	-	127	0.00	0.00	0.00
Nowshera	164	0.04	0.01	0.04	4	0.03	0.00	0.03	168	0.07	0.01	0.06
Others	984	0.44	0.41	0.03	5	0.00	0.00	0.00	989	0.44	0.41	0.03
Peshawar	748	0.64	0.55	0.08	11	0.07	0.01	0.06	759	0.71	0.56	0.14
Swat	44	0.00	0.00	(0.00)	-	-	-	-	44	0.00	0.00	(0.00)
<b>KPK</b>	<b>2,294</b>	<b>1.19</b>	<b>1.34</b>	<b>(0.14)</b>	<b>20</b>	<b>0.10</b>	<b>0.01</b>	<b>0.09</b>	<b>2,314</b>	<b>1.29</b>	<b>1.35</b>	<b>(0.05)</b>
Gwadar	13	0.00	0.00	(0.00)	-	-	-	-	13	0.00	0.00	(0.00)
Hub	3	0.00	0.00	(0.00)	-	-	-	-	3	0.00	0.00	(0.00)
Khuzdar	3	0.00	0.00	0.00	-	-	-	-	3	0.00	0.00	0.00
Lasbella	5	0.00	0.00	(0.00)	-	-	-	-	5	0.00	0.00	(0.00)
Others	73	0.00	0.00	(0.00)	-	-	-	-	73	0.00	0.00	(0.00)
Quetta	392	0.08	0.05	0.03	5	0.03	0.03	(0.00)	397	0.11	0.08	0.03
Turbat	24	0.00	0.00	(0.00)	-	-	-	-	24	0.00	0.00	(0.00)
<b>BALUCHISTAN</b>	<b>513</b>	<b>0.08</b>	<b>0.05</b>	<b>0.03</b>	<b>5</b>	<b>0.03</b>	<b>0.03</b>	<b>(0.00)</b>	<b>518</b>	<b>0.11</b>	<b>0.08</b>	<b>0.03</b>
Gilgit	13	0.00	0.00	0.00	-	-	-	-	13	0.00	0.00	0.00
Hunza	5	0.00	0.00	(0.00)	-	-	-	-	5	0.00	0.00	(0.00)
Others	13	0.00	0.00	0.00	-	-	-	-	13	0.00	0.00	0.00
<b>GILGIT BALTISTAN</b>	<b>31</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Mirpur	190	0.28	0.20	0.08	-	-	-	-	190	0.28	0.20	0.08
Muzaffarabad	60	0.00	0.01	(0.01)	6	0.00	0.00	(0.00)	66	0.00	0.01	(0.01)
Others	212	0.03	0.33	(0.30)	7	0.00	0.00	(0.00)	219	0.03	0.33	(0.30)
<b>AJK</b>	<b>462</b>	<b>0.31</b>	<b>0.54</b>	<b>(0.23)</b>	<b>13</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.00)</b>	<b>475</b>	<b>0.31</b>	<b>0.54</b>	<b>(0.23)</b>
Overseas	335	0.13	0.20	(0.07)	6	0.01	0.01	(0.00)	341	0.14	0.21	(0.07)
<b>TOTAL</b>	<b>77,247</b>	<b>148.20</b>	<b>134.43</b>	<b>13.77</b>	<b>5,873</b>	<b>120.43</b>	<b>137.31</b>	<b>(16.88)</b>	<b>83,120</b>	<b>268.63</b>	<b>271.75</b>	<b>(3.11)</b>

**REGION WISE ISSUANCE & REDEMPTIONS IN SHARIAH COMPLIANT COLLECTIVE INVESTMENT SCHEMES DURING THE MONTH**

*(Rs. in billion)*

City	Individual				Non-Individual				Total			
	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)
Hyderabad	6,474	0.40	0.25	0.15	1	0.00	-	0.00	6,475	0.40	0.25	0.15
Karachi	272,651	63.35	53.82	9.53	12,556	88.09	84.26	3.83	285,207	151.44	138.08	13.36
Larkana	420	0.01	0.00	0.00	-	-	-	-	420	0.01	0.00	0.00
Mirpur khas	176	0.02	0.01	0.01	-	-	-	-	176	0.02	0.01	0.01
Nawab shah	113	0.03	0.01	0.02	22	-	-	-	135	0.03	0.01	0.02
Others	14,945	0.37	0.23	0.14	81	0.01	0.00	0.00	15,026	0.38	0.23	0.15
Sukkur	614	0.07	0.03	0.04	-	-	-	-	614	0.07	0.03	0.04
<b>SINDH</b>	<b>295,393</b>	<b>64.26</b>	<b>54.36</b>	<b>9.89</b>	<b>12,660</b>	<b>88.10</b>	<b>84.26</b>	<b>3.83</b>	<b>308,053</b>	<b>152.35</b>	<b>138.62</b>	<b>13.72</b>
Bahawalpur	537	0.33	0.26	0.07	1	0.01	0.00	0.01	538	0.34	0.26	0.08
Faisalabad	9,331	4.47	4.58	(0.11)	94	6.88	3.01	3.86	9,425	11.34	7.59	3.75
Gujranwala	4,709	0.60	0.38	0.22	32	0.03	0.15	(0.12)	4,741	0.64	0.53	0.11
Lahore	112,851	21.13	15.82	5.30	4,301	19.52	13.96	5.73	117,152	40.65	29.79	11.03
Multan	11,297	2.48	1.81	0.66	129	2.76	2.35	0.41	11,426	5.24	4.17	1.07
Others	28,834	4.18	3.11	1.07	9	0.08	1.28	(1.19)	28,843	4.26	4.39	(0.13)
Rahim yar khan	949	0.21	0.15	0.05	-	-	-	-	949	0.21	0.15	0.05
Rawalpindi	32,363	3.90	3.21	0.69	766	11.07	7.35	3.72	33,129	14.97	10.57	4.40
Sadiqabad	278	0.16	0.12	0.04	-	-	-	-	278	0.16	0.12	0.04
Sargodha	2,200	0.41	0.36	0.05	-	0.00	-	0.00	2,200	0.41	0.36	0.05
Sialkot	2,381	1.26	0.59	0.67	164	0.52	0.34	0.19	2,545	1.78	0.93	0.85
<b>PUNJAB</b>	<b>205,730</b>	<b>39.11</b>	<b>30.40</b>	<b>8.72</b>	<b>5,496</b>	<b>40.88</b>	<b>28.45</b>	<b>12.44</b>	<b>211,226</b>	<b>80.00</b>	<b>58.84</b>	<b>21.15</b>
Islamabad	48,659	7.96	6.45	1.51	1,470	2.35	3.73	(1.38)	50,129	10.31	10.19	0.12
<b>CAPITAL TERRITORY</b>	<b>48,659</b>	<b>7.96</b>	<b>6.45</b>	<b>1.51</b>	<b>1,470</b>	<b>2.35</b>	<b>3.73</b>	<b>(1.38)</b>	<b>50,129</b>	<b>10.31</b>	<b>10.19</b>	<b>0.12</b>
Abbottabad	509	0.24	0.31	(0.07)	-	-	0.11	(0.11)	509	0.24	0.42	(0.18)
Bannu	95	0.03	0.02	0.01	-	-	-	-	95	0.03	0.02	0.01

City	Individual				Non-Individual				Total			
	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)
Dera ismail khan	201	0.06	0.04	0.02	-	-	-	-	201	0.06	0.04	0.02
Manshra	281	0.11	0.08	0.03	-	-	-	-	281	0.11	0.08	0.03
Nowshera	385	0.19	0.07	0.12	1	0.00	-	0.00	386	0.19	0.07	0.12
Others	2,892	0.76	0.60	0.15	24	0.02	0.02	0.00	2,916	0.78	0.62	0.15
Peshawar	2,530	1.45	1.12	0.34	6	0.17	0.12	0.05	2,536	1.62	1.24	0.39
Swat	239	0.03	0.02	0.00	-	-	-	-	239	0.03	0.02	0.00
<b>KPK</b>	<b>7,132</b>	<b>2.87</b>	<b>2.27</b>	<b>0.61</b>	<b>31</b>	<b>0.19</b>	<b>0.25</b>	<b>(0.06)</b>	<b>7,163</b>	<b>3.07</b>	<b>2.52</b>	<b>0.54</b>
Gwadar	91	0.00	0.00	(0.00)	-	-	-	-	91	0.00	0.00	(0.00)
Hub	19	0.01	0.00	0.01	-	-	-	-	19	0.01	0.00	0.01
Khuzdar	3	0.00	0.00	(0.00)	-	-	-	-	3	0.00	0.00	(0.00)
Lasbella	4	0.00	0.00	(0.00)	-	-	-	-	4	0.00	0.00	(0.00)
Others	317	0.01	0.01	0.00	3	-	-	-	320	0.01	0.01	0.00
Quetta	2,302	0.63	0.43	0.20	157	2.62	3.22	(0.60)	2,459	3.25	3.65	(0.40)
Turbat	5	0.00	-	0.00	-	-	-	-	5	0.00	-	0.00
<b>BALUCHISTAN</b>	<b>2,741</b>	<b>0.65</b>	<b>0.45</b>	<b>0.20</b>	<b>160</b>	<b>2.62</b>	<b>3.22</b>	<b>(0.60)</b>	<b>2,901</b>	<b>3.27</b>	<b>3.67</b>	<b>(0.40)</b>
Gilgit	33	0.01	0.00	0.01	-	-	-	-	33	0.01	0.00	0.01
Hunza	82	0.00	0.00	(0.00)	-	-	-	-	82	0.00	0.00	(0.00)
Others	7	0.03	0.00	0.03	-	-	-	-	7	0.03	0.00	0.03
<b>GILGIT BALTISTAN</b>	<b>122</b>	<b>0.04</b>	<b>0.00</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>122</b>	<b>0.04</b>	<b>0.00</b>	<b>0.03</b>
Mirpur	595	0.02	0.04	(0.02)	-	-	-	-	595	0.02	0.04	(0.02)
Muzaffarabad	1,981	0.02	0.01	0.01	-	-	-	-	1,981	0.02	0.01	0.01
Others	1,997	0.06	0.02	0.04	-	-	-	-	1,997	0.06	0.02	0.04
<b>AJK</b>	<b>4,573</b>	<b>0.10</b>	<b>0.07</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,573</b>	<b>0.10</b>	<b>0.07</b>	<b>0.03</b>
Overseas	2,479	0.26	0.17	0.09	53	0.87	1.07	(0.20)	2,532	1.13	1.25	(0.11)
<b>TOTAL</b>	<b>566,829</b>	<b>115.25</b>	<b>94.18</b>	<b>21.07</b>	<b>19,870</b>	<b>135.01</b>	<b>120.98</b>	<b>14.02</b>	<b>586,699</b>	<b>250.26</b>	<b>215.16</b>	<b>35.09</b>

## NUMBER OF NEW ACCOUNTS OPENED IN COLLECTIVE INVESTMENT SCHEMES DURING THE MONTH

City	No. of New Accounts - Conventional Schemes			No. of New Accounts - Shariah Compliant Schemes		
	Individual	Non-Individual	Total	Individual	Non-Individual	Total
Hyderabad	336	1	337	275	1	276
Karachi	11,998	556	12,554	19,574	416	19,990
Larkana	79	-	79	81	-	81
Mirpur Khas	31	-	31	56	1	57
Nawab Shah	42	-	42	65	-	65
Others	533	3	536	4,439	1	4,440
Sukkur	116	1	117	101	-	101
<b>SINDH</b>	<b>13,135</b>	<b>561</b>	<b>13,696</b>	<b>24,591</b>	<b>419</b>	<b>25,010</b>
Bahawalpur	186	-	186	184	1	185
Faisalabad	827	23	850	905	19	924
Gujranwala	192	3	195	358	-	358
Lahore	5,890	223	6,113	7,173	126	7,299
Multan	1,038	33	1,071	1,060	3	1,063
Others	2,641	17	2,658	4,348	4	4,352
Rahim Yar Khan	165	-	165	157	-	157
Rawalpindi	1,198	35	1,233	1,970	32	2,002
Sadiqabad	31	-	31	101	-	101
Sargodha	203	1	204	317	-	317
Sialkot	203	4	207	333	8	341
<b>PUNJAB</b>	<b>12,574</b>	<b>339</b>	<b>12,913</b>	<b>16,906</b>	<b>193</b>	<b>17,099</b>
Islamabad	1,586	71	1,657	2,534	57	2,591
<b>CAPITAL TERRITORY</b>	<b>1,586</b>	<b>71</b>	<b>1,657</b>	<b>2,534</b>	<b>57</b>	<b>2,591</b>
Abbottabad	123	3	126	168	1	169

City	No. of New Accounts - Conventional Schemes			No. of New Accounts - Shariah Compliant Schemes		
	Individual	Non-Individual	Total	Individual	Non-Individual	Total
Bannu	22	-	22	54	-	54
Dera Ismail Khan	27	-	27	72	-	72
Mansehra	42	-	42	104	-	104
Nowshera	65	1	66	108	-	108
Others	513	2	515	933	-	933
Peshawar	422	-	422	806	5	811
Swat	27	-	27	65	-	65
<b>KPK</b>	<b>1,241</b>	<b>6</b>	<b>1,247</b>	<b>2,310</b>	<b>6</b>	<b>2,316</b>
Gwadar	3	-	3	1	-	1
Hub	6	-	6	16	-	16
Khuzdar	-	-	-	2	-	2
Lasbella	5	-	5	7	-	7
Others	45	-	45	66	-	66
Quetta	145	1	146	253	3	256
Turbat	6	-	6	10	-	10
<b>BALUCHISTAN</b>	<b>210</b>	<b>1</b>	<b>211</b>	<b>355</b>	<b>3</b>	<b>358</b>
Gilgit	7	-	7	25	-	25
Hunza	-	-	-	1	-	1
Others	41	-	41	19	-	19
<b>GILGIT BALTISTAN</b>	<b>48</b>	<b>-</b>	<b>48</b>	<b>45</b>	<b>-</b>	<b>45</b>
Mirpur	58	3	61	51	-	51
Muzaffarabad	19	-	19	39	1	40
Others	89	1	90	153	1	154
<b>AJ&amp;K</b>	<b>166</b>	<b>4</b>	<b>170</b>	<b>243</b>	<b>2</b>	<b>245</b>
Overseas	294	-	294	464	1	465
<b>TOTAL</b>	<b>29,254</b>	<b>982</b>	<b>30,236</b>	<b>47,448</b>	<b>681</b>	<b>48,129</b>

## REGION-WISE ASSETS UNDER MANAGEMENT

*(Rs. in billion)*

City	Conventional Schemes						Shariah Compliant Schemes					
	Individual		Non-Individual		Total		Individual		Non-Individual		Total	
	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)
Hyderabad	6,645	2.38	27	0.67	6,672	3.05	4,658	2.65	13	0.01	4,671	2.66
Karachi	118,750	219.70	4436	405.83	123,186	625.53	191,290	285.90	28,348	387.84	219,638	673.73
Larkana	484	0.07	1	-	485	0.07	369	0.05	1	-	370	0.05
Mirpur Khas	361	0.04	0	-	361	0.04	402	0.11	1	0.00	403	0.11
Nawab Shah	228	0.07	1	0.00	229	0.07	319	0.18	0	-	319	0.18
Others	28,705	1.32	9	0.72	28,714	2.04	53,638	1.84	3	0.00	53,641	1.84
Sukkur	1,509	0.68	5	0.39	1,514	1.06	617	0.33	1	0.00	618	0.33
<b>SINDH</b>	<b>156,682</b>	<b>224.26</b>	<b>4479</b>	<b>407.61</b>	<b>161,161</b>	<b>631.88</b>	<b>251,293</b>	<b>291.06</b>	<b>28,367</b>	<b>387.86</b>	<b>279,660</b>	<b>678.91</b>
Bahawalpur	862	0.39	8	0.09	870	0.48	1,455	1.20	3	0.01	1,458	1.21
Faisalabad	7,636	13.55	161	20.60	7,797	34.15	19,729	17.94	194	11.42	19,923	29.36
Gujranwala	3,505	3.81	27	0.43	3,532	4.24	4,339	4.18	24	0.18	4,363	4.36
Lahore	50,596	120.93	1943	122.98	52,539	243.91	76,138	130.65	1281	57.33	77,419	187.98
Multan	8,215	6.53	108	3.29	8,323	9.82	8,700	10.95	58	11.97	8,758	22.92
Others	15,307	8.28	95	11.31	15,402	19.60	26,434	18.70	33	10.59	26,467	29.28
Rahim Yar Khan	745	1.62	2	-	747	1.62	1,240	1.29	6	0.31	1,246	1.60
Rawalpindi	13,653	11.23	352	95.97	14,005	107.20	18,691	17.12	173	63.59	18,864	80.71
Sadiqabad	126	0.02	0	-	126	0.02	704	0.73	0	-	704	0.73
Sargodha	2,311	1.06	6	0.38	2,317	1.44	2,271	1.95	1	0.00	2,272	1.95
Sialkot	3,539	5.23	61	3.56	3,600	8.78	4,040	4.98	70	5.87	4,110	10.85
<b>PUNJAB</b>	<b>106,495</b>	<b>172.65</b>	<b>2763</b>	<b>258.60</b>	<b>109,258</b>	<b>431.25</b>	<b>163,741</b>	<b>209.68</b>	<b>1,843</b>	<b>161.28</b>	<b>165,584</b>	<b>370.96</b>
Islamabad	16,264	25.22	486	80.17	16,750	105.39	25,946	36.66	320	13.49	26,266	50.14
<b>CAPITAL TERRITORY</b>	<b>16,264</b>	<b>25.22</b>	<b>486</b>	<b>80.17</b>	<b>16,750</b>	<b>105.39</b>	<b>25,946</b>	<b>36.66</b>	<b>320</b>	<b>13.49</b>	<b>26,266</b>	<b>50.14</b>
Abbottabad	1,408	1.47	8	0.68	1,416	2.15	2,075	1.25	39	1.55	2,114	2.79



City	Conventional Schemes						Shariah Compliant Schemes					
	Individual		Non-Individual		Total		Individual		Non-Individual		Total	
	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)
Bannu	88	0.04	0	-	88	0.04	411	0.19	1	-	412	0.19
Dera Ismail Khan	147	0.11	0	-	147	0.11	349	0.20	1	-	350	0.20
Mansehra	138	0.02	0	-	138	0.02	810	0.38	0	-	810	0.38
Nowshera	647	0.46	18	0.46	665	0.91	1,099	0.65	11	0.00	1,110	0.65
Others	2,476	1.33	24	2.27	2,500	3.59	8,434	3.55	10	0.15	8,444	3.70
Peshawar	6,527	2.92	83	4.19	6,610	7.11	11,222	7.89	14	0.27	11,236	8.15
Swat	164	0.05	1	0.03	165	0.09	1,174	0.23	0	-	1,174	0.23
<b>KPK</b>	<b>11,595</b>	<b>6.39</b>	<b>134</b>	<b>7.63</b>	<b>11,729</b>	<b>14.02</b>	<b>25,574</b>	<b>14.34</b>	<b>76</b>	<b>1.97</b>	<b>25,650</b>	<b>16.31</b>
Gwadar	24	0.01	0	-	24	0.01	19	0.00	0	-	19	0.00
Hub	20	0.00	0	-	20	0.00	143	0.06	0	-	143	0.06
Khuzdar	16	0.00	6	0.02	22	0.02	21	0.00	0	-	21	0.00
Lasbella	7	0.01	0	-	7	0.01	45	0.01	1	0.03	46	0.04
Others	149	0.10	0	-	149	0.10	241	0.38	1	0.00	242	0.39
Quetta	2,277	1.81	21	0.39	2,298	2.19	1,502	2.23	11	1.10	1,513	3.33
Turbat	29	0.03	0	-	29	0.03	19	0.00	0	-	19	0.00
<b>Balochistan</b>	<b>2,522</b>	<b>1.95</b>	<b>27</b>	<b>0.40</b>	<b>2,549</b>	<b>2.35</b>	<b>1,990</b>	<b>2.69</b>	<b>13</b>	<b>1.13</b>	<b>2,003</b>	<b>3.82</b>
Gilgit	79	0.00	0	-	79	0.00	102	0.02	2	-	104	0.02
Hunza	15	0.00	0	-	15	0.00	4	0.03	0	-	4	0.03
Others	33	0.00	1	0.00	34	0.00	35	0.00	1	-	36	0.00
<b>Gilgit Baltistan</b>	<b>127</b>	<b>0.00</b>	<b>1</b>	<b>0.00</b>	<b>128</b>	<b>0.00</b>	<b>141</b>	<b>0.05</b>	<b>3</b>	<b>-</b>	<b>144</b>	<b>0.05</b>
Mirpur	2,245	1.31	6	0.18	2,251	1.49	829	0.37	1	-	830	0.37
Muzaffarabad	168	0.02	6	0.06	174	0.08	461	0.20	3	0.00	464	0.20
Others	461	0.48	4	0.10	465	0.58	558	0.27	0	-	558	0.27
<b>AJ&amp;K</b>	<b>2,874</b>	<b>1.82</b>	<b>16</b>	<b>0.33</b>	<b>2,890</b>	<b>2.15</b>	<b>1,848</b>	<b>0.84</b>	<b>4</b>	<b>0.00</b>	<b>1,852</b>	<b>0.84</b>
Overseas	2,511	4.72	9	0.21	2,520	4.94	6,565	8.36	4	0.88	6,569	9.23
<b>TOTAL</b>	<b>299,070</b>	<b>437.03</b>	<b>7915</b>	<b>754.96</b>	<b>306,985</b>	<b>1,191.98</b>	<b>477,098</b>	<b>563.67</b>	<b>30,630</b>	<b>566.60</b>	<b>507,728</b>	<b>1,130.28</b>



**Securities and Exchange  
Commission of Pakistan**

[WWW.SECP.GOV.PK](http://WWW.SECP.GOV.PK)