

	Quarter		Change	
	2017 - Q1	2016 - Q4	Units	%
Number of Branches/Units	3,422	3,220	202	6.27
Number of Districts Covered	105	104	1	0.96
Penetration Rate (%)	23.63	22.3		1.33
Active Borrowers	4,878,741	4,572,245	306,496	6.70
Gross Loan Portfolio (PKR Millions)	152,064	136,943	15,121	11.04
Number of Loans Disbursed	1,245,151	1,485,165	-240,014	-16.16
Disbursements (PKR Millions)	51,662	61,831	-10,169	-16.45
Average Loan Size (PKR)	41,490	41,633	-137	-0.33
Number of Savers	22,473,771	23,091,250	-617,479	-2.67
Value of Savings (PKR Millions)	120,496	121,383	-887	-0.73
Average Saving Balance (PKR)	5,362	5,257	105	2.00
Number of Policy Holders	6,224,238	5,855,668	368,570	6.29
Sum Insured (PKR Millions)	165,855	150,544	15,311	10.17

The first quarter of 2017 was dominated by growth in microcredit outreach with active borrowers registering 6.7% uptick and standing at 4.9 million, while gross loan portfolio increased by 11% and managed to cross the PKR 150 billion mark.

MFB peer group remained the major contributor towards growth in microcredit outreach whose active borrowers increased by 9% and gross loan portfolio registered a 13% growth. Khushhali Bank (KBL) and NRSP Bank contributed most to the GLP with an addition of PKR ~3 billion and PKR 2.4 billion, respectively. Growth in KBL and NRSP-B is mainly attributed to increase in average loan size which was driven by MSE, group and individual lending for KBL, while group lending was the driving factor for NRSP-B. In terms of active borrowers, Akhuwat continued to be the largest provider (746,746) with an addition of 82,183 new borrowers primarily in the services and manufacturing sector. During the quarter under review, individual lending methodology witnessed marginal increase of 1% and stood at 52%. Meanwhile, Islamic microfinance segment was 16% of total active borrowers, whereas, GLP was financed through 7% of Islamic microfinance products. The sector PAR (>30 days) jumped to 1.9% from 1.4% in previous quarter due to increase in Apna Microfinance Bank's PAR.

During the period under review, micro-savings dwindled in terms of both active savers (-2.7%) and value of savings (-0.7%) on the back of negative growth in MFB peer group. This is mainly attributable to significant deterioration in number of depositors (-35%) and value of deposits (-11%) of Telenor Bank (TMFB) on account of substantial reduction in m-wallet accounts coupled with branch mobilization; thereby bringing down the market share in terms of savings to 21% from 23% in previous quarter. Meanwhile, KBL contributed most to the savings with an addition of PKR 1.4 billion, while Mobilink Bank remained top contributor to the active savers - added 2 million new savers. Nevertheless, despite slump in micro-savings, the average saving balance increased to PKR 5,362 from PKR 5,257. Overall share of m-wallet accounts reduced to 63% (previous quarter: 65%) bringing down the active savers to 14 million from 15 million in previous quarter, whereas value of savings stood at PKR 8.2 billion (last quarter: PKR 8.5 billion).

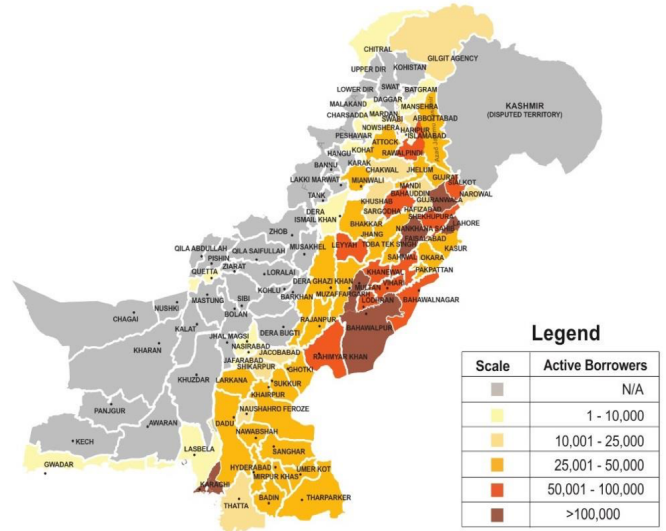
During the first quarter of 2017, micro-insurance followed an upward trajectory and registered 6.3% growth in policy holders, while sum insured increased by 10.2%. Among the MFBs, NRSP-B remained the largest contributor with an addition of 71,052 policy holders, while KBL added most to the sum insured (PKR 3 billion). On the other hand, Kashf continued to maintain its top position as industry leader in terms of both policy holders (1.7 million) and sum insured (PKR 42 billion) - added 158,448 new policy holders and PKR 4 billion to the sum insured. The industry continues to be dominated by health and credit life insurance having market share of 44% and 53%, respectively.

The penetration rate of the sector improved from 22.3% to 23.6% in the current quarter. Meanwhile, the total number of branches increased by 202 (mostly in the region of Punjab and Sindh) due to primary increase in outlets by Akhuwat (103), and Kashf (31).

DISTRIBUTION OF ACTIVE BORROWERS

Top 5 Districts: Greatest Increase in Microcredit Outreach

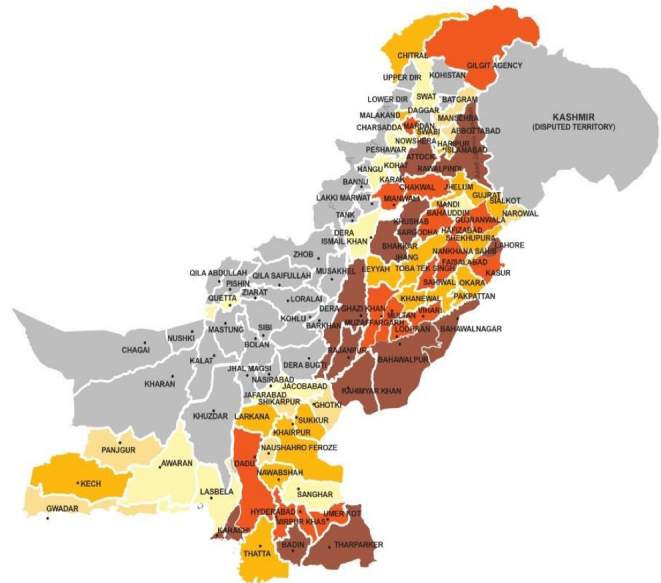
District	Active Borrowers (31 Mar)	Growth (1 Jan to 31 Mar)	
		Net	%
1 Bhawalnagar	158,245	22,117	16.2
2 Lahore	263,564	16,300	6.6
3 Faisalabad	224,927	16,260	7.8
4 Lodhran	106,574	15,139	16.6
5 Muzaffargarh	115,840	11,896	11.4



DISTRIBUTION OF ACTIVE SAVERS

Top 5 Districts: Greatest Increase in Savings Outreach

District	Active Savers (31 Mar)	Growth (1 Jan to 31 Mar)	
		Net	%
1 Rawalpindi	2,599,399	2,208,593	565.1
2 Lahore	3,219,834	1,601,728	99
3 Peshawar	1,432,766	256,229	21.8
4 ICT	2,795,762	223,013	8.7
5 Jhang	172,259	65,010	60.6



Geographical boundaries for new districts demarcated in 2004-06 have not been made available by Survey of Pakistan. The following districts are therefore, not shown on the map: Sehwan Sharif, Jamshoro (Dadu); Matyari, Tando Allahyar, Tando Muhammad Khan (Hyderabad); Shedadkot (Larkana); Mingora (Swat); Sherani (Zhub)

MICROCREDIT PROVISION

Summary of Microcredit Provision (All Pakistan)

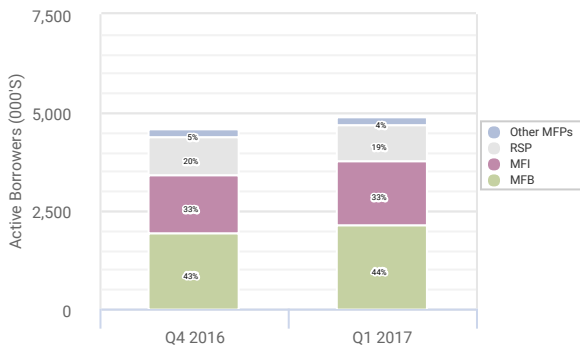
	Lending Methodology				Asset Type		Peer Group			
	Total	Group	Individual	MSE	Secured	Unsecured	MFB	MFI	RSP	Other MFPs
Number of Branches/Units										
2016 - Q4	3,220						963	1,214	862	181
2017 - Q1	3,422						984	1,372	882	184
Active Borrowers										
2016 - Q4	4,572,245	2,207,284	2,314,302	50,659	552,194	4,020,051	1,943,346	1,500,092	921,558	207,249
2017 - Q1	4,878,741	2,313,786	2,529,300	35,655	559,181	4,319,560	2,124,950	1,631,103	923,381	199,307
Gross Loan Portfolio (PKR Millions)										
2016 - Q4	136,943	44,981	75,462	16,500	21,803	115,140	89,940	26,264	16,520	4,219
2017 - Q1	152,064	50,123	94,401	7,540	26,321	125,745	101,215	29,209	17,326	4,314
Portfolio at Risk > 30 days (Percentage)										
2016 - Q4	1.4						1.7	0.1	1.7	3.4
2017 - Q1	1.9						2.4	0.1	1.9	3.2
Average Loan Balance (PKR)										
2016 - Q4	29,951	20,379	32,607	325,701			46,281	17,509	17,926	20,357
2017 - Q1	31,169	21,661	37,327	209,444			47,632	17,908	18,764	21,644
Number of Loans Disbursed										
2016 - Q4	1,485,165	776,954	699,525	8,686			783,430	385,254	266,619	49,862
2017 - Q1	1,245,151	601,406	634,628	9,117			550,263	410,091	237,571	47,226
Disbursements (PKR Millions)										
2016 - Q4	61,831	28,339	31,367	2,126			40,559	11,879	7,553	1,840
2017 - Q1	51,662	20,468	29,034	2,160			30,974	12,845	6,013	1,830
Average Loan Size (PKR)										
2016 - Q4	41,633	36,474	44,840	244,743			51,771	30,835	28,327	36,911
2017 - Q1	41,490	34,057	45,723	236,920			56,289	31,322	25,312	38,743

Districts with Highest Growth (Net) by Province

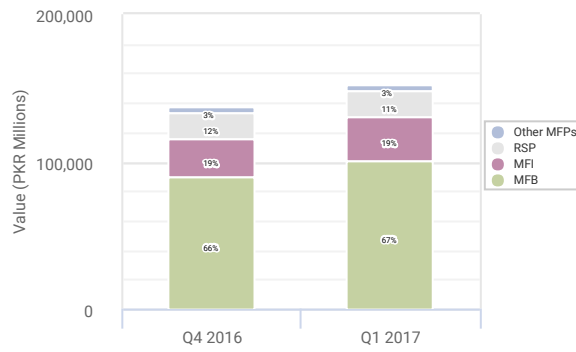
	Province	District	Active Borrowers (31 Mar)		Growth (1 Jan to 31 Mar)		Potential Microfinance Market (2015)	Penetration Rate (%)
			A		Net	%		
1		Gwadar	428		43	11.2	-	-
2	Balochistan	Quetta	1,720		6	0.4	-	-
3		Jhal Magsi	-		-	-	-	-
1		Peshawar	7,002		1,318	23.2	-	-
2	Khyber-Pakhtunkhwa	D.I. Khan	7,060		1,157	19.6	-	-
3		Abbottabad	14,076		1,106	8.5	-	-
1		Bhawalnagar	158,245		22,117	16.2	-	-
2	Punjab	Lahore	263,564		16,300	6.6	-	-
3		Faisalabad	224,927		16,260	7.8	-	-
1		Karachi	179,889		9,022	5.3	-	-
2	Sindh	Sukkur	49,884		5,115	11.4	-	-
3		Naushahro Feroze	30,827		4,555	17.3	-	-
1		Muzaffarabad	8,439		649	8.3	-	-
2	AJK	Neelum	-		-	-	-	-
3		Bhimber	2,315		-16	-0.7	-	-
1		Gilgit	19,511		4,301	28.3	-	-
2	Gilgit-Baltistan	Ghizer	11,312		518	4.8	-	-
3		Ghanche	2,475		136	5.8	-	-
1		Bajaur Agency	6,693		881	15.2	-	-
2	FATA	Khyber Agency	3,811		824	27.6	-	-
3		Kurram Agency	3,317		412	14.2	-	-
1	ICT	ICT	19,797		2,998	17.8	-	-

MICROCREDIT PROVISION

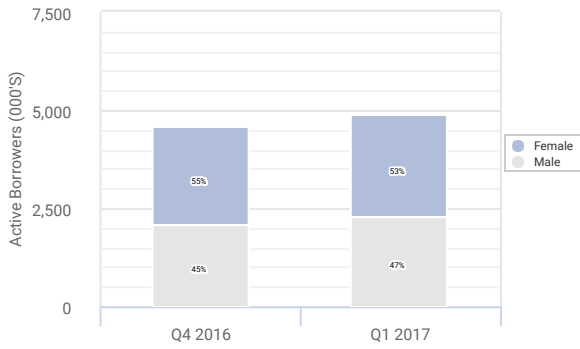
Active Borrowers By Peer Group



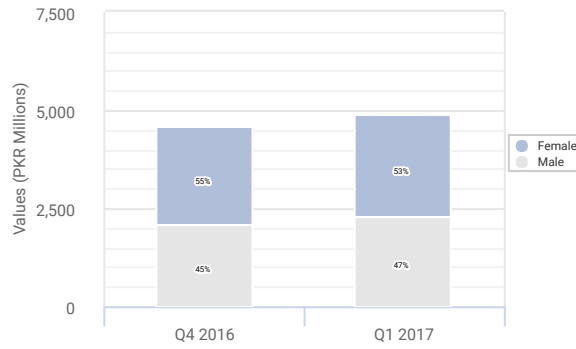
Gross Loan Portfolio



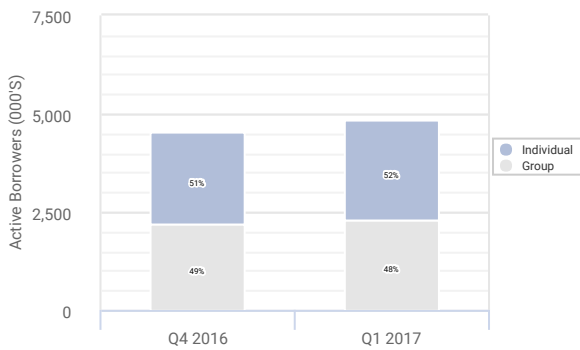
Active Borrowers By Gender



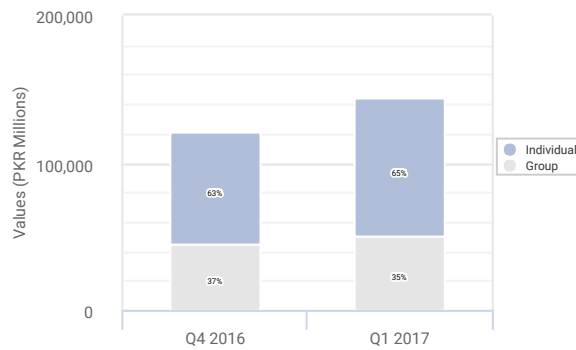
Gross Loan Portfolio By Gender



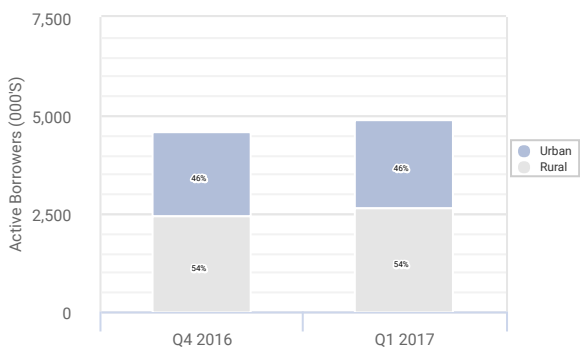
Active Borrowers By Lending Methodology



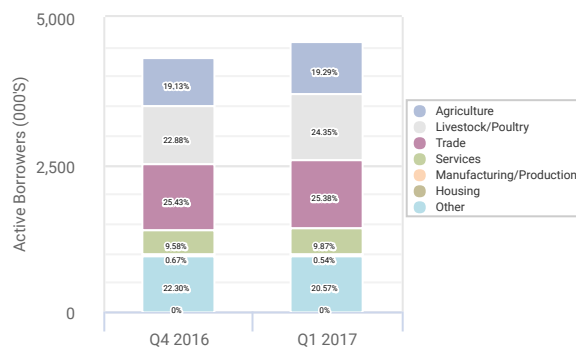
Gross Loan Portfolio By Lending Methodology



Active Borrowers By Rural/Urban

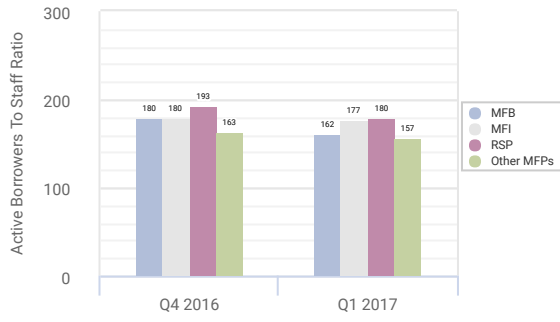


Active Borrowers By Sector

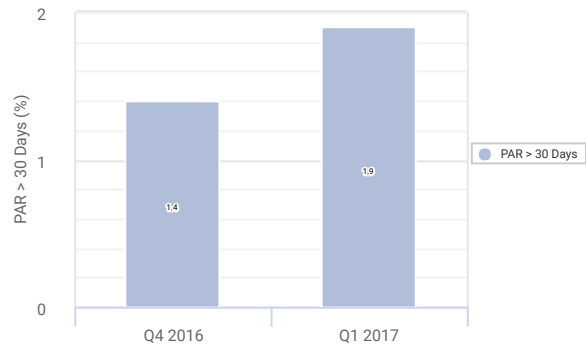


MICROCREDIT PROVISION

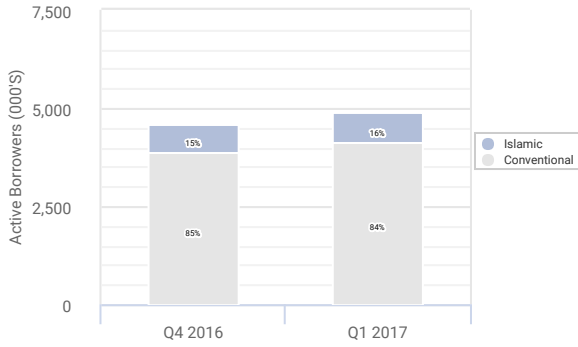
Active Borrower To MFP Staff Ratio



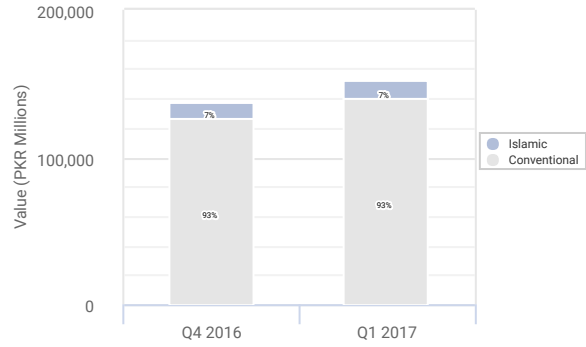
Portfolio At Risk > 30 Days



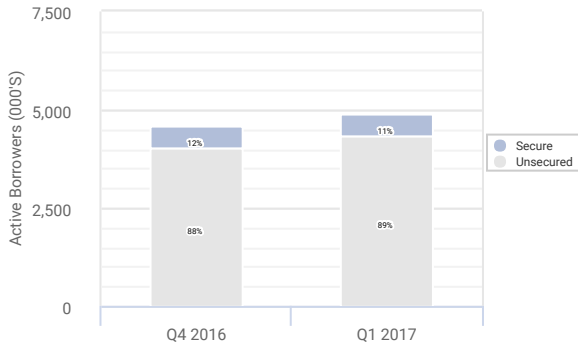
Active Borrowers By Islamic/Conventional



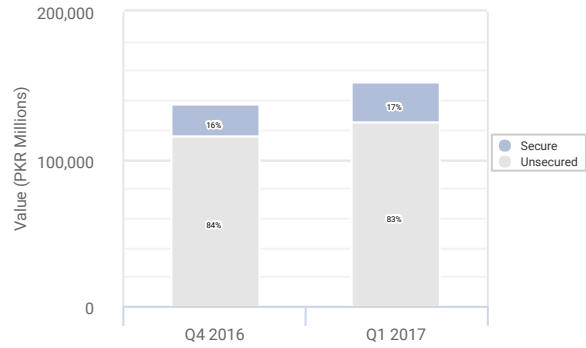
Gross Loan Portfolio By Islamic/Conventional



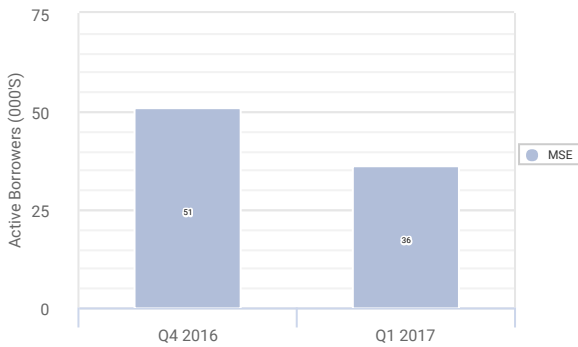
Active Borrowers By Asset Type



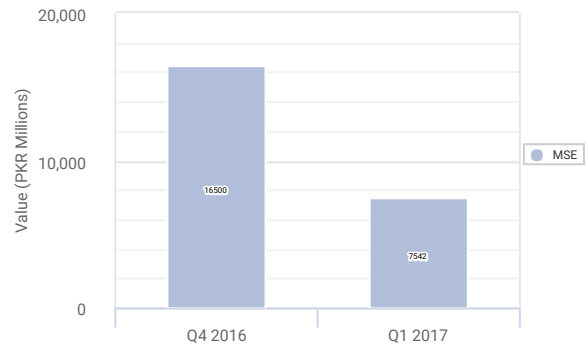
Gross Loan Portfolio By Asset Type



Microenterprise Active Borrowers



Microenterprise Gross Loan Portfolio



MICROCREDIT PROVISION

MFPs with Largest Net Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		(1 Jan to 31 Mar)		(31 Mar)
		Net	%	
1	AKHU	82,183	12.4	15.3
2	KB	47,990	8.6	12.4
3	NRSP-B	39,182	12	7.5
4	KASHF	31,982	13.5	5.5
5	TMFB	28,537	7.4	8.5

MFPs with Largest Percentage Increase in Active Borrowers

	MFP	Increase in Active Borrowers		Market Share (% of Active Borrowers)
		(1 Jan to 31 Mar)		(31 Mar)
		Net	%	
1	SMFB	4,033	105.1	0.2
2	UBank	21,091	17.8	2.9
3	FINCA	17,496	13.1	3.1
4	KASHF	31,982	13.5	5.5
5	NRSP-B	39,182	12	7.5

Largest Providers of Microcredit (Active Borrowers)

	MFP	Active Borrowers (31 Mar)	Market Share (% of Active Borrowers)
1	AKHU	746,746	15.3
2	NRSP	677,222	13.9
3	KB	604,777	12.4
4	TMFB	413,954	8.5
5	NRSP-B	364,702	7.5

Largest Providers of Microcredit (Gross Loan Portfolio)

	MFP	GLP (31 Mar)	Market Share (% of GLP)
1	KB	26,125,808,188	17.2
2	TMFB	18,074,774,114	11.9
3	NRSP-B	15,633,209,811	10.3
4	NRSP	13,301,981,093	8.7
5	FINCA	11,705,307,582	7.7

MFPs with Largest Geographic Spread

MFP	AKHU	KB	FMFB	ASA	TMFB
Geographic Spread (No. of Districts)	77	75	59	53	49

MICRO-SAVINGS PROVISION

Summary of Micro-savings Provision (All Pakistan)

	Saving Methodology			Medium		Peer Group			
	Total	Intermediation	Mobilization	Branches	M-Wallets	MFB	MFI	RSP	Other MFPs
Number of Savers									
2016 - Q4	23,091,250	20,123,818	2,967,432	8,096,801	14,994,449	20,123,818	-	2,967,432	
2017 - Q1	22,473,771	19,505,908	2,967,863	8,318,657	14,155,114	19,505,908	-	2,967,863	
Value of Savings (PKR Millions)									
2016 - Q4	121,383	120,089	1,294	112,912	8,470	120,089	-	1,294	
2017 - Q1	120,496	119,217	1,279	112,300	8,196	119,217	-	1,279	
Average Saving Balance (PKR)									
2016 - Q4	5,257	5,967	436	13,945	565	5,967	-	436	
2017 - Q1	5,362	6,112	431	13,500	579	6,112	-	431	

Micro-savings Provision by MFPs

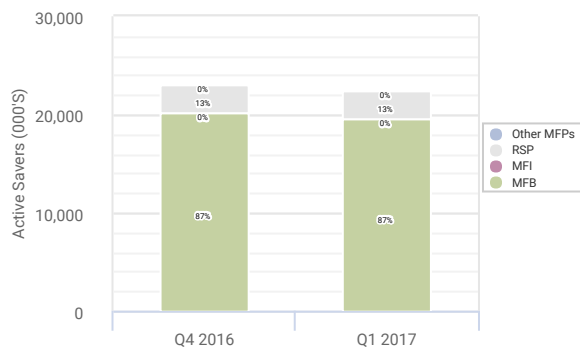
	Total	MFPs offering Savings	Saving Methodology		Peer Group				
			Intermediation	Mobilization	MFB	MFI	RSP	Other MFPs	
No. of Reporting MFPs									
2017 - Q1	39	13	10	3	10	-	3	-	
2017 - Q1	40	15	11	4	11	-	4	-	

Saving Methodology:

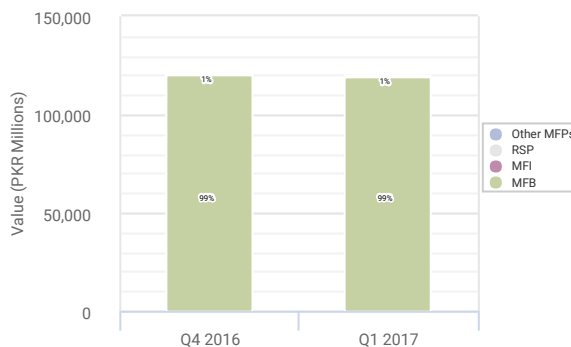
1. **Intermediation:** Public deposits used to finance an organization's loan portfolio. Only SBP-regulated MFPs (CFIs and MFBs) can accept and intermediate deposits from the general public.

2. **Mobilization:** MFPs not regulated by SBP (MFIs, NGOs, RSPs) can neither hold nor intermediate deposits from the general public. These organizations do however mobilize savings from their members/clients to place with licensed commercial banks.

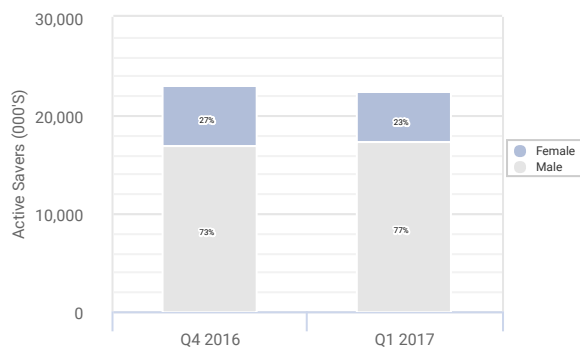
Active Savers By Peer Group



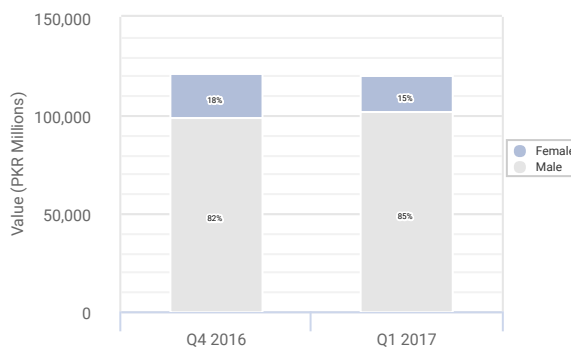
Value Of Savings By Peer Group



Active Savers By Gender

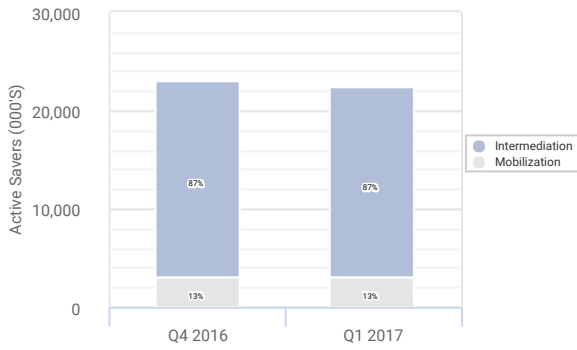


Value Of Savings By Gender

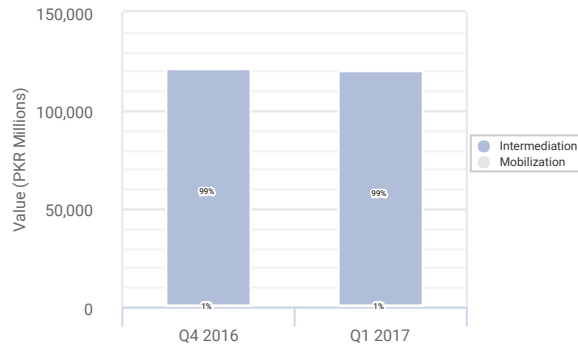


MICRO-SAVINGS PROVISION

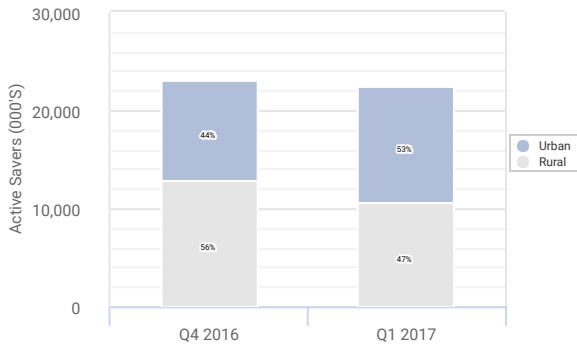
Active Savers By Saving Methodology



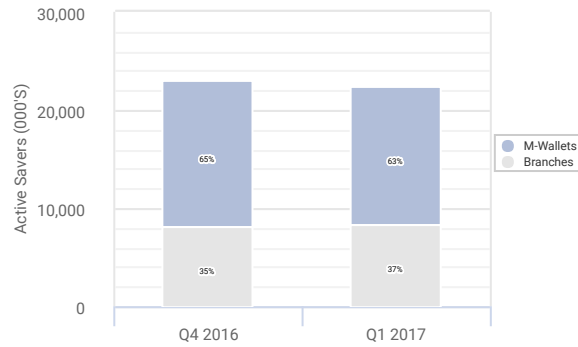
Value Of Savings By Saving Methodology



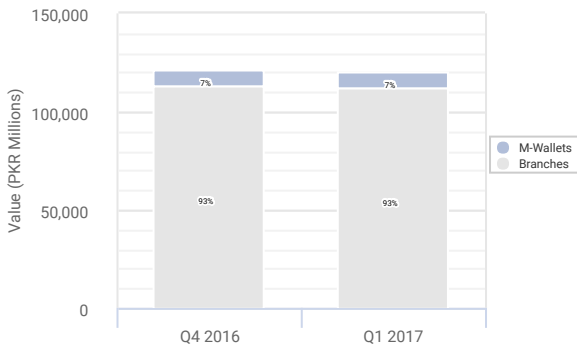
Active Savers By Urban/Rural



Active Savers By Type



Value Of Savings By Type



Largest Providers of Micro-savings (Value of Savings)

MFP	Value of Savings (31 Mar)	Market Share (% of Value of Savings)
1 TMFB	24,811,474,465	20.6
2 KB	22,614,522,854	18.8
3 NRSP-B	17,182,083,629	14.3
4 FINCA	12,481,456,067	10.4
5 FMFB	12,283,273,813	10.2

Districts with Highest Outreach (Active Savers)

District	Active Savers (31 Mar)	Increase (1 Jan to 31 Mar)	
		Net	%
1 Lahore	3,219,834	1,601,728	99
2 Karachi	3,177,621	-6,290,622	-66.4
3 ICT	2,795,762	223,013	8.7
4 Rawalpindi	2,599,399	2,208,593	565.1
5 Peshawar	1,432,766	256,229	21.8

MFPs with Largest Increase in Active Savers (Net)

MFP	Increase in Active Savers (1 Jan to 31 Mar)	
	Net	%
1 MMFB	2,096,741	25.9
2 FMFB	106,803	23.7
3 KB	54,022	3.9
4 NRSP	43,253	1.6
5 FINCA	33,660	7.3

MFPs with Largest Increase in Value of Savings (Net)

MFP	Increase in Value of Savings (1 Jan to 31 Mar)	
	Net	%
1 KB	1,435,802,289	6.8
2 FINCA	1,411,800,213	12.8
3 NRSP-B	260,000,014	1.5
4 UBank	244,161,667	3
5 MMFB	222,897,099	2.2

Largest Providers of Micro-savings (Active Savers)

MFP	Active Savers (31 Mar)	Market Share (% of Active Savers)
1 MMFB	10,183,690	45.3
2 TMFB	5,577,396	24.8
3 NRSP	2,764,485	12.3
4 KB	1,423,029	6.3
5 FMFB	557,333	2.5

MICRO-INSURANCE PROVISION

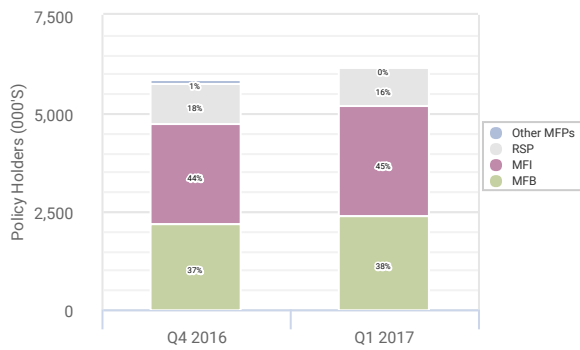
Summary of Micro-insurance Provision (All Pakistan)

	Total	Type		Peer Group			
		Health	Credit Life	MFB	MFI	RSP	Other MFPs
Number of Policy Holders							
2016 - Q4	5,855,668	2,699,335	3,024,529	2,169,290	2,567,226	1,037,805	81,347
2017 - Q1	6,224,238	2,733,157	3,268,720	2,378,240	2,825,953	990,795	29,250
Sum Insured (PKR Millions)							
2016 - Q4	150,544			75,765	51,056	22,431	1,292
2017 - Q1	165,855			86,120	56,725	22,209	801

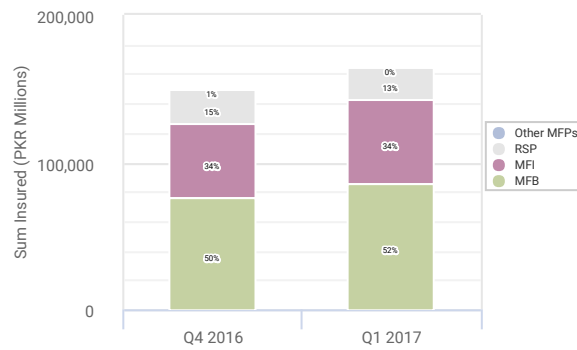
Micro-insurance Provision by MFPs

	Total	MFPs offering Insurance	Type of Insurance offered			Peer Group			
			Health	Life	Other	MFB	MFI	RSP	Other MFPs
No. of Reporting MFPs									
2017 - Q1	39	22	12	17	5	7	8	4	3
2017 - Q1	40	22	11	18	5	8	8	4	2

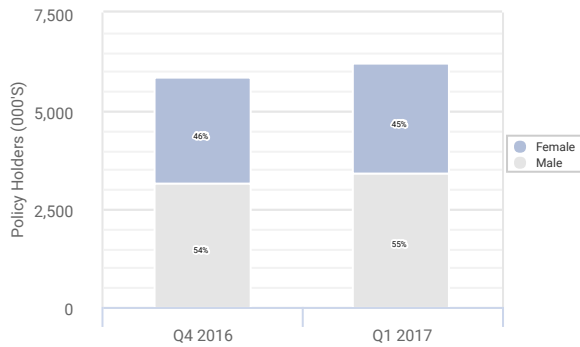
Policy Holders By Peer Group



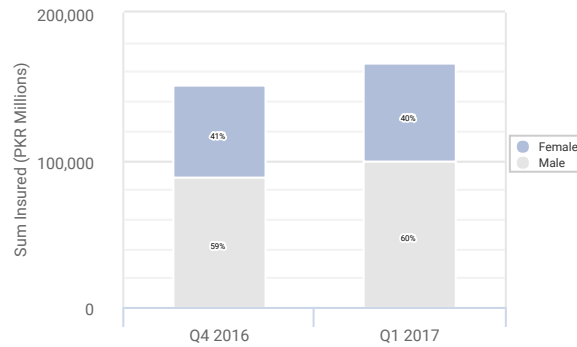
Sum Insured By Peer Group



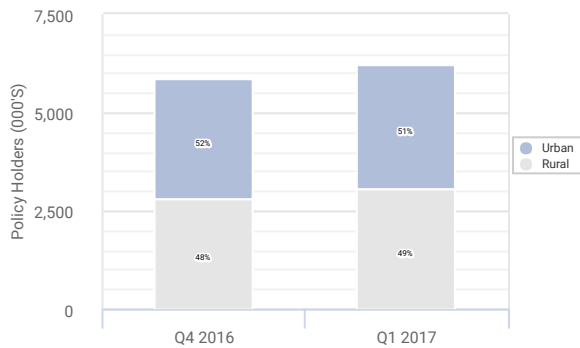
Policy Holders By Gender



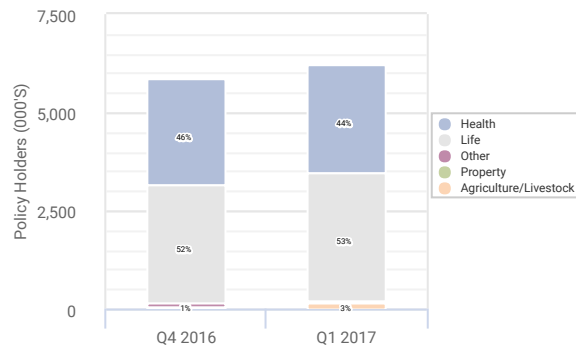
Sum Insured By Gender



Policy Holders By Urban/Rural



Policy Holders By Type



MICRO-INSURANCE PROVISION

Districts with Highest Outreach (Policy Holders)

	District	Policy Holders (31 Mar)	Increase (1 Jan to 31 Mar)	
			Net	%
1	Lahore	465,142	23,936	5.4
2	Faisalabad	386,985	19,887	5.4
3	Gujranwala	304,935	29,485	10.7
4	Karachi	263,154	-8,090	-3
5	Sargodha	236,720	2,079	0.9

Top 5 Districts: Greatest Increase in Micro-Insurance Outreach

	District	Policy Holders (31 Mar)	Growth (1 Jan to 31 Mar)	
			Net	%
1	Bhawalnagar	205,483	43,508	26.9
2	Gujranwala	304,935	29,485	10.7
3	Muzaffargarh	165,367	24,546	17.4
4	Lahore	465,142	23,936	5.4
5	Okara	142,535	21,638	17.9

Largest Providers of Micro-Insurance (Policy Holders)

	MFP	Policy Holders (31 Mar)	Market Share (% of Policy Holders)
1	KASHF	1,701,005	27.3
2	NRSP	889,481	14.3
3	AKHU	746,746	12
4	KB	673,528	10.8
5	NRSP-B	644,800	10.4

Largest Providers of Micro-Insurance (Sum Insured)

	MFP	Sum Insured (31 Mar)	Market Share (% of Sum Insured)
1	KASHF	42,431,124,167	25.6
2	KB	28,244,418,188	17
3	NRSP	20,609,354,807	12.4
4	TMFB	18,089,730,580	10.9
5	NRSP-B	12,896,000,000	7.8

OUTREACH (All Pakistan)

Province	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market	Penetration Rate (%)
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)		
AJK	34	-	39,577	871,902,795	643,744	1,887,415,503	47,967	1,593,887,539	-	-
Balochistan	19	-	5,366	166,283,531	513,186	511,995,364	12,386	381,610,059	500,000	1.1
FATA	19	-	17,068	322,359,484	2,552	137,060	17,169	324,900,263	-	-
Gilgit-Baltistan	46	-	44,573	1,266,278,846	108,806	4,745,301,493	45,940	1,254,958,542	-	-
ICT	25	-	19,936	422,207,519	2,827,214	10,395,384,035	8,919	319,177,716	-	-
Khyber-Pakhtunkhwa	118	-	105,674	3,514,974,612	1,963,448	6,446,818,881	113,346	3,324,143,688	5,000,000	2.1
Punjab	2,448	2	3,725,892	118,296,707,051	12,088,142	51,018,057,745	5,167,960	134,507,821,213	12,600,000	29.4
Sindh	709	1	920,655	27,203,566,893	4,326,678	45,490,534,420	810,551	24,148,606,385	2,400,000	38.1
Grand Total	3,419	3	4,878,741	152,064,280,731	22,473,771	120,495,644,502	6,224,238	165,855,105,406	20,500,000	23.6

OUTREACH (District Level)

BALOACHISTAN

District	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Awaran	NRSP								
	-	-	-	-	10,950	1,361,741	-	-	-
Barkhan									
Bolan									
Chagai	MMFB								
	-	-	-	-	22	1,023	-	-	-
Dera Bugti									
Gwadar	TMFB, MMFB, POMFB, NRSP								
	5	-	428	8,162,051	22,723	228,449,676	623	21,260,000	-
Jafarabad	OCT, MMFB, KB								
	2	-	450	7,305,067	2,200	1,927,889	-	-	-
Jhal Magsi									
Kalat	MMFB								
	-	-	-	-	157	53,965	-	-	-
Kech (Turbat)	NRSP								
	-	-	-	-	49,149	10,292,276	-	-	-
Kharan	MMFB								
	-	-	-	-	16	561	-	-	-
Khuzdar	MMFB								
	-	-	-	-	231	54,913	-	-	-
Kohlu									
Lasbela	NRSP, MMFB, KASHF								
	5	-	2,165	40,591,882	36,449	534,256	9,228	247,472,606	-
Loralai	MMFB								
	-	-	-	-	114	4,322	-	-	-
Mastung	MMFB								
	-	-	-	-	196	43,214	-	-	-
Musakhel									
Nasirabad	KB, MMFB								
	1	-	566	37,981,444	4,763	27,058,370	647	40,816,444	-
Nushki									
Panjour	NRSP								
	-	-	-	-	21,690	3,280,710	-	-	-
Pishin	MMFB								
	-	-	-	-	851	33,465	-	-	-
Qila Abdullah	MMFB								
	-	-	-	-	26	1,781	-	-	-
Qila Saifullah	MMFB								
	-	-	-	-	553	80,643	-	-	-
Quetta	AKHU, TMFB, FMFB, KB, AMFB, MMFB								
	6	-	1,720	71,082,420	356,079	237,307,097	1,729	66,433,925	-
Sherani									
Sibi	MMFB								
	-	-	-	-	819	54,112	-	-	-
Washuk									
Zhob	MMFB								
	-	-	-	-	485	7,056	-	-	-
Ziarat	MMFB								
	-	-	-	-	4	962	-	-	-
Total	19	-	5,329	165,122,864	507,477	510,548,031	12,227	375,982,974	-

OUTREACH (District Level)

KHYBER-PAKHTUNKHWA (KP)

District	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Abbottabad	AKHU, UBank, TMFB, AMFB, MMFB, POMFB, KB, KASHF, FINCA								
	13	-	14,076	472,138,192	41,688	698,895,120	14,152	426,546,854	-
Bannu	AMFB, MMFB, AKHU								
	4	-	3,124	49,193,658	1,984	208,791	3,123	49,154,340	-
Batgram	AKHU, MMFB								
	1	-	720	11,604,811	705	89,621	720	11,604,811	-
Buner (Daggar)	MMFB, KB								
	1	-	1,324	55,085,314	2,293	44,174,591	1,330	55,295,314	-
Charsadda	KB, NRSP, AMFB, AKHU, MMFB								
	3	-	3,442	116,708,143	28,678	138,587,240	3,253	104,451,612	-
Chitral	MMFB, FMFB								
	7	-	4,043	201,411,339	33,441	1,010,363,824	4,738	218,786,339	-
D.I. Khan	TMFB, MMFB, AKHU, NRSP-B, KB								
	5	-	7,060	331,242,244	36,454	254,188,018	8,487	339,804,932	-
Hangu	MMFB								
	-	-	-	-	1,211	70,436	-	-	-
Haripur	NRSP, AKHU, KB, FMFB, BEDF, MMFB, AMFB, KASHF, FINCA, SRSP								
	13	-	12,804	466,994,528	33,047	209,261,097	13,053	356,117,154	-
Karak	SRSP, MMFB								
	1	-	587	5,196,400	1,689	278,857	-	-	-
Kohat	SRSP, MMFB, AKHU, KB								
	4	-	4,166	149,708,932	11,772	180,847,756	3,797	146,701,932	-
Kohistan	MMFB, AMFB								
	1	-	-	-	482	121,731,535	-	-	-
Lakki Marwat	AKHU, MMFB								
	1	-	1,165	12,642,650	673	7,880	1,165	12,642,650	-
Lower Dir	MMFB								
	-	-	-	-	1,094	34,600	-	-	-
Malakand	KB, NRSP, AKHU, MMFB								
	3	-	2,371	81,811,764	41,933	94,697,808	2,395	82,531,764	-
Mansehra	KB, KASHF, FINCA, POMFB, AKHU, MMFB, TMFB								
	12	-	13,065	320,752,800	31,672	232,666,398	13,463	260,327,977	-
Mardan	AKHU, MMFB, NRSP, TMFB, AMFB, KB, KASHF								
	10	-	9,194	338,526,733	101,661	164,139,245	10,524	293,040,849	-
Mingora	KB, MMFB								
	1	-	2,882	119,378,423	9,181	257,892,846	3,043	124,348,423	-
Nowshera	AMFB, KASHF, MMFB, AKHU, SRSP, KB, NRSP								
	10	-	8,566	286,908,320	28,826	254,472,280	15,497	355,862,143	-
Peshawar	NRSP-B, AKHU, SRSP, KB, UBank, AMFB, MMFB								
	15	-	7,002	235,480,631	1,432,766	2,504,857,201	6,042	217,675,365	-
Shangla	MMFB								
	-	-	-	-	15	11,374	-	-	-
Swabi	MMFB, NRSP, AKHU, TMFB, SWWS, KB								
	7	-	6,394	192,954,901	69,783	242,077,889	4,158	177,534,458	-
Swat	AKHU, TMFB, MMFB, NRSP								
	4	-	2,637	34,162,139	28,000	18,949,009	2,637	34,162,139	-
Tank	MMFB, AKHU								
	1	-	314	8,538,000	1,107	40,540	314	8,538,000	-
Upper Dir	MMFB								
	-	-	-	-	1,450	50,750	-	-	-
Total	117	-	104,936	3,490,439,923	1,941,605	6,428,594,706	111,891	3,275,127,055	-

OUTREACH (District Level)

PUNJAB

District	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Attock	KB, TMFB, ASA, KASHF, NRSP, AKHU, MMFB, FINCA, POMFB								
	73	-	73,112	1,533,349,837	131,842	511,381,840	73,095	1,712,949,425	-
Bahawalpur	AKHU, MMFB, NRSP-B, UBank, FMFB, FINCA, KB, TMFB, AMFB, ASA, KASHF, NRSP								
	58	-	160,415	6,292,877,686	523,732	3,078,293,127	225,600	6,423,810,260	-
Bhakkar	FMFB, FINCA, KB, TMFB, AMFB, ASA, KASHF, NRSP, AKHU, MMFB, UBank								
	47	-	102,345	3,907,047,030	366,860	637,689,710	101,334	4,003,991,590	-
Bhawalnagar	AMFB, ASA, KASHF, NRSP, NAYMT, AKHU, MMFB, UBank, FMFB, FINCA, NRSP-B, KB, TMFB								
	67	-	158,245	6,262,161,150	468,861	1,958,646,863	205,483	5,779,015,129	-
Chakwal	FINCA, KB, TMFB, POMFB, AMFB, ASA, KASHF, NRSP, AKHU, MMFB, MO, SVDP								
	83	-	61,407	1,338,188,747	115,558	277,961,143	39,693	847,872,001	-
D.G. Khan	KB, TMFB, ASA, KASHF, FMFB, NRSP, AKHU, MMFB, OCT, CSC, FINCA								
	33	-	63,314	2,169,036,523	286,802	743,041,578	66,095	2,387,484,210	-
Faisalabad	AKHU, MMFB, UBank, AMFB, NRSP-B, FINCA, PRSP, KB, TMFB, RCDS, ASA, KASHF, FMFB, NRSP, DSP								
	149	-	224,927	5,580,850,431	261,879	1,736,408,512	386,985	7,744,678,224	-
Gujranwala	OCT, FINCA, PRSP, POMFB, KB, TMFB, OPD, ASA, KASHF, FMFB, NRSP, DSP, AKHU, MMFB, UBank, JWS, AMFB, NRSP-B								
	163	-	178,041	4,587,744,463	192,243	967,485,218	304,935	7,640,402,924	-
Gujrat	ASA, KASHF, FMFB, NRSP, AKHU, MMFB, UBank, JWS, BRAC, FINCA, PRSP, KB, TMFB								
	58	-	82,801	2,261,873,254	85,766	994,402,945	103,826	2,680,518,705	-
Hafizabad	FINCA, PRSP, AMFB, KB, TMFB, ASA, KASHF, FMFB, NRSP, AKHU, MMFB, UBank, JWS								
	33	-	47,460	1,574,918,706	59,134	244,692,476	83,351	2,917,863,302	-
Jhang	KB, TMFB, ASA, KASHF, FMFB, NRSP, AKHU, RCDS, MMFB, NRSP-B, OCT, FINCA, PRSP, AMFB								
	62	-	96,448	3,146,605,342	172,259	727,010,187	126,423	2,967,709,882	-
Jhelum	FINCA, AMFB, KB, TMFB, POMFB, ASA, KASHF, NRSP, AKHU, MMFB								
	27	-	68,653	1,236,235,657	85,965	323,348,576	35,255	888,912,311	-
Kasur	FINCA, NRSP-B, AMFB, DSP, KB, CSC, TMFB, ASA, KASHF, NRSP, UBank, AKHU, MMFB, OLP, FMFB, RCDS								
	79	-	126,513	3,751,096,247	135,254	827,357,077	215,852	4,802,391,915	-
Khanewal	KASHF, UBank, AKHU, MMFB, PRSP, FINCA, NRSP-B, KB, TMFB, ASA								
	39	-	68,867	2,657,909,804	176,810	505,713,427	133,445	3,412,215,432	-
Khushab	NRSP, FINCA, KB, MO, FMFB, TMFB, SVDP, ASA, KASHF, AKHU, AMFB, MMFB								
	51	-	59,575	1,487,542,384	189,243	357,455,250	87,921	2,633,369,483	-
Lahore	FMFB, TMFB, BRAC, AGAHE, PRSP, ASA, KASHF, OCT, NRSP-B, POMFB, AKHU, AMFB, MMFB, OLP, NRSP, UBank, DSP, CSC, NAYMT, FINCA, KB								
	227	-	263,564	6,934,099,330	3,219,834	14,449,135,123	465,142	9,615,822,099	-
Leyyah	UBank, RCDS, KB, FMFB, TMFB, PRSP, ASA, KASHF, OCT, NRSP-B, AKHU, AMFB, MMFB								
	63	-	121,612	4,332,754,937	190,808	761,286,415	137,474	4,409,066,324	-
Lodhran	KB, FMFB, TMFB, PRSP, ASA, KASHF, FINCA, NRSP-B, AKHU, AMFB, MMFB, UBank								
	35	-	106,574	5,248,171,143	212,477	831,182,054	127,677	4,329,782,922	-
Mandi Bahauddin	FINCA, AKHU, AMFB, MMFB, NRSP, JWS, KB, FMFB, TMFB, PRSP, ASA, KASHF								
	43	-	56,350	1,481,929,817	58,793	377,436,434	66,042	1,619,838,863	-
Mianwali	KB, OCT, TMFB, KASHF, FINCA, AKHU, MMFB, NRSP								
	39	-	47,790	985,099,446	160,905	216,775,574	72,560	2,155,101,495	-
Multan	TMFB, NRSP-B, KASHF, FINCA, AKHU, MMFB, NRSP, FMFB, UBank, ASA, BRAC, AMFB, KB								
	104	1	168,455	5,535,956,528	274,916	2,280,889,238	233,098	5,405,168,409	-
Muzaffargarh	FMFB, MOJAZ, UBank, ASA, FFO, PRSP, KB, TMFB, AGAHE, NRSP-B, KASHF, FINCA, AKHU, MMFB								
	48	-	115,840	4,059,392,217	204,428	713,103,182	165,367	4,371,737,907	-
Nankana Sahib	KB, RCDS, KASHF, DSP, FINCA, AKHU, MMFB, ASA, FFO								
	40	-	53,653	1,278,386,982	13,875	68,017,869	76,921	1,122,303,293	-
Narowal	NRSP, PRSP, AKHU, MMFB, TMFB, ASA, MOJAZ, KB, KASHF, OLP, FINCA								
	49	-	48,825	1,178,835,293	53,484	291,700,388	51,430	1,331,655,632	-
Okara	NRSP-B, AMFB, KB, CSC, KASHF, OLP, FINCA, FMFB, PRSP, UBank, AKHU, MMFB, TMFB, ASA, DSP								
	69	-	105,960	4,359,214,205	206,157	987,792,165	142,535	3,732,686,038	-
Pakpattan	KASHF, FINCA, FMFB, PRSP, BRAC, UBank, AKHU, MMFB, TMFB, ASA, NRSP-B, AMFB, KB								
	34	-	57,015	2,428,319,668	121,033	422,350,605	77,360	2,377,836,396	-
Rahimyar Khan	ASA, NRSP-B, AMFB, KB, KASHF, FINCA, FMFB, UBank, AKHU, MMFB, TMFB								
	63	-	165,735	7,921,405,929	314,871	1,744,510,813	228,825	7,635,968,887	-
Rajanpur	OCT, KB, AGAHE, FMFB, UBank, AKHU, MMFB, NRSP, ASA								
	33	-	76,347	2,365,411,821	210,542	802,125,025	88,461	2,868,512,762	-
Rawalpindi	UBank, NRSP-B, AKHU, MMFB, AMFB, NRSP, ASA, KASHF, FINCA, TMFB, OCT, KB, BRAC, POMFB, FMFB								
	139	-	124,269	2,868,424,924	2,599,399	8,342,149,436	99,857	1,847,164,108	-
Sahiwal	TMFB, KB, BRAC, FMFB, UBank, NRSP-B, AKHU, MMFB, AMFB, PRSP, ASA, KASHF, FINCA								
	51	-	85,521	3,220,996,354	183,901	920,431,998	126,170	3,647,842,904	-
Sargodha	FMFB, OLP, AKHU, MMFB, AMFB, PRSP, ASA, KASHF, FINCA, TMFB, NRSP, KB								
	115	-	142,567	3,437,860,502	179,868	758,624,256	236,720	6,435,446,161	-
Sheikhupura	PRSP, ASA, JWS, KASHF, FINCA, OCT, FFO, TMFB, NRSP, KB, DSP, FMFB, OLP, RCDS, AKHU, MMFB, AMFB								
	73	-	98,107	2,633,131,963	79,831	623,479,455	127,034	2,595,764,626	-
Sialkot	BRAC, KB, FMFB, AKHU, MMFB, AMFB, PRSP, ASA, JWS, KASHF, FINCA, TMFB, NRSP								
	90	-	107,154	3,071,494,421	110,361	909,996,960	136,060	3,227,110,421	-
Toba Tek Singh	AKHU, MMFB, AMFB, PRSP, NRSP-B, ASA, KASHF, FINCA, RCDS, TMFB, KB, FMFB								
	37	1	70,649	2,334,046,963	134,777	550,842,536	116,852	3,017,687,924	-
Vihari	TMFB, KB, FMFB, AKHU, MMFB, AMFB, AGAHE, NRSP-B, ASA, KASHF, FINCA								

	36	-	85,669	3,471,066,865	136,964	834,891,132	114,738	3,420,523,823	-
Chiniot	FMFB, AKHU, MMFB, KASHF, NRSP, TMFB, KB								
	18	-	26,104	537,553,886	34,235	96,228,876	22,021	514,211,253	-
Total	2,428	2	3,699,883	117,470,990,452	11,953,667	50,873,837,466	5,101,637	132,524,417,042	-

OUTREACH (District Level)

SINDH

District	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Badin	SMFB, TRDP, OCT, TMFB, ASA, AMRDO, KB, KASHF, NRSP, POMFB, MMFB, FMFB								
	35	-	44,611	937,843,484	214,243	153,757,701	47,520	1,318,168,413	-
Dadu	AMFB, MMFB, FMFB, TRDP, OCT, TMFB, KB								
	23	-	49,292	1,104,316,534	36,451	256,982,625	20,968	666,799,257	-
Ghotki	MMFB, FMFB, OCT, TMFB, KB, AMFB, ASA, UBank, SRSO								
	19	-	36,867	1,370,131,300	57,894	480,688,841	24,809	1,109,710,132	-
Hyderabad	TMFB, KB, AMFB, NRSP, POMFB, FINCA, ASA, UBank, BRAC, MMFB, AKHU, FMFB, SSF, OCT								
	63	-	60,209	1,859,282,244	114,780	1,044,780,264	58,813	1,973,374,541	-
Jacobabad	MMFB, AKHU, FMFB, SRSO, KB								
	5	-	9,057	191,564,804	13,558	45,378,096	5,612	84,617,369	-
Jamshoro	ASA, TRDP, OCT, MMFB, NRSP								
	9	-	10,350	140,970,109	1,502	497,168	970	194,000	-
Karachi	ADV, UBank, BRAC, OCT, NRSP-B, KB, MMFB, NRSP, SMFB, TMFB, ASA, AMFB, AKHU, POMFB, FMFB, FINCA, KASHF								
	168	-	179,889	6,046,098,370	3,177,621	36,689,294,523	263,154	7,377,557,662	-
Khairpur	SRSO, SDS, TMFB, ASA, AMFB, AKHU, FMFB, FINCA, KASHF, UBank, OCT, KB, MMFB								
	43	-	49,141	1,723,440,044	70,906	868,518,745	41,185	1,481,239,613	-
Larkana	FMFB, OCT, KB, MMFB, SRSO, TMFB, ASA, AMFB								
	24	-	36,956	1,318,296,089	68,492	954,928,475	33,052	1,339,337,052	-
Matyari	NRSP, KB, MMFB, SSF, TMFB, ASA, FMFB, NRSP-B, AMRDO, OCT								
	18	-	33,061	895,400,319	24,482	173,629,901	31,287	660,539,727	-
Mirpur Khas	AKHU, TMFB, ASA, SMFB, FMFB, UBank, POMFB, OCT, AMFB, KB, MMFB, TRDP								
	30	-	45,038	1,227,764,172	62,084	549,695,831	26,936	903,342,943	-
Naushahro Feroze	OLP, OCT, AMFB, KB, SRSO, MMFB, TMFB, ASA, SDS, FMFB								
	32	-	30,827	830,807,233	13,712	170,427,426	10,166	359,350,072	-
Nawabshah	FINCA, TMFB, ASA, NRSP-B, FMFB, AMRDO, TRDP, OCT, AMFB, UBank, KB, MMFB, SSF								
	29	-	41,708	1,169,904,967	47,762	461,560,173	31,611	765,749,026	-
Sanghar	FMFB, TRDP, VDO, OCT, AMFB, SRDO, KB, MMFB, SSF, SMFB, TMFB, ASA								
	44	1	62,454	1,514,406,804	36,696	364,413,022	45,868	618,402,200	-
Sehwan Sharif	MMFB								
	-	-	-	-	763	396,254	-	-	-
Shehdad Kot	KB, TMFB, MMFB, SRSO								
	15	-	17,230	593,630,477	26,008	166,985,584	14,882	551,835,906	-
Shikarpur	TMFB, MMFB, ASA, SRSO, FMFB, KB								
	9	-	9,519	279,818,326	14,859	133,790,872	5,131	175,466,963	-
Sukkur	ASA, NRSP-B, SRSO, FMFB, KB, UBank, TMFB, AKHU, FINCA, BRAC, MMFB, AMFB								
	33	-	49,884	1,598,812,043	53,885	1,613,274,164	29,537	1,116,171,553	-
Tando Allahyar	POMFB, UBank, AMRDO, SSF, TMFB, AKHU, FINCA, SMFB, MMFB, AMFB, ASA, NRSP-B, FMFB, KB								
	15	-	19,720	695,665,198	35,080	230,083,559	16,428	496,820,895	-
Tando Muhammad Khan	MMFB, AMFB, KASHF, FMFB, KB, POMFB, UBank, TMFB								
	5	-	8,761	453,111,953	13,186	124,921,588	13,313	465,510,148	-
Tharparkar	SMFB, FMFB, KB, ASA, TMFB, MMFB, TRDP, AKHU								
	23	-	40,041	1,112,426,763	37,259	251,653,000	20,667	669,559,742	-
Thatta	MMFB, AKHU, SMFB, FMFB, KB, NRSP, AMRDO, SSF, KASHF, ASA, OCT, TMFB								
	31	-	27,061	667,093,763	116,241	265,145,182	32,760	929,513,003	-
Umer Kot	SMFB, FMFB, KB, TRDP, ASA, OCT, TMFB, AMFB, MMFB								
	26	-	48,996	1,198,468,811	29,489	333,184,533	23,344	685,897,012	-
Tando Jam	SSF, MMFB, ASA								
	2	-	2,766	41,462,080	1,359	321,259	1,375	271,180	-
Kashmore	MMFB, SRSO, FMFB								
	2	-	790	42,968,827	10,234	27,630,821	761	43,091,275	-
Total	703	1	914,228	27,013,684,713	4,278,546	45,361,939,607	800,149	23,792,519,681	-

OUTREACH (District Level)

AZAD JAMMU AND KASHMIR (AJK)

District	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Bagh	KB, NRSP, OCT, MMFB, TMFB								
	7	-	6,579	112,850,864	68,597	90,643,194	3,998	116,274,816	-
Bhimber	MMFB, NRSP								
	3	-	2,315	40,984,374	1,363	310,903	-	-	-
Kotli	NRSP, MMFB								
	10	-	9,795	178,160,270	56,138	6,997,713	23,585	773,280,000	-
Mirpur	AKHU, MMFB, AMFB, KB								
	3	-	1,038	53,708,949	4,757	427,243,531	1,020	40,689,723	-
Muzaffarabad	UBank, KB, FMFB, TMFB, AKHU, MMFB, AMFB, NRSP								
	6	-	8,439	279,714,791	414,875	1,318,397,007	8,575	281,526,435	-
Neelum	MMFB, NRSP								
	-	-	-	-	12,788	1,356,287	-	-	-
Poonch	NRSP, KB, MMFB								
	4	-	9,557	172,178,637	59,968	34,812,833	10,173	358,613,670	-
Sudhnati	MMFB, NRSP								
	1	-	1,578	28,218,987	18,097	2,318,598	-	-	-
Total	34	-	39,301	865,816,872	636,583	1,882,080,067	47,351	1,570,384,644	-

GILGIT-BALTISTAN (GB)

District	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Astore	AKHU, FMFB								
	2	-	1,856	57,683,507	3,504	107,125,339	1,858	57,733,507	-
Diamer	AKHU, NRSP-B								
	2	-	154	1,746,800	105	214,413,255	154	1,746,800	-
Ghanche	AKHU, NRSP-B, FMFB								
	4	-	2,475	74,136,039	7,264	276,424,176	2,502	72,991,039	-
Ghizer	MMFB, FMFB, AKHU								
	10	-	11,312	356,420,397	21,945	349,738,259	11,369	359,770,397	-
Gilgit	FMFB, NRSP-B, AKHU, AMFB, MMFB								
	20	-	19,511	476,102,128	58,325	3,485,167,337	19,855	463,288,489	-
Skardu	AKHU, MMFB, FMFB, NRSP-B								
	8	-	8,954	291,351,289	16,453	299,018,882	9,612	280,923,141	-
Total	46	-	44,262	1,257,440,160	107,596	4,731,887,248	45,350	1,236,453,373	-

FEDERALLY ADMINSTRATED TRIBAL AREAS (FATA)

District	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
Bajaur Agency	AKHU, MMFB								
	6	-	6,693	114,546,650	161	42,980	6,693	114,546,650	-
Khyber Agency	MMFB, AKHU								
	5	-	3,811	83,041,000	48	10,520	3,811	83,041,000	-
Kurram Agency	AKHU, MMFB								
	3	-	3,317	56,896,000	493	4,273	3,317	56,896,000	-
Mohmand Agency	MMFB, AKHU								
	2	-	1,630	32,872,000	1,822	78,900	1,630	32,872,000	-
North Waziristan Agency	AKHU								
	1	-	246	6,124,500	-	-	246	6,124,500	-
Orakzai Agency	AKHU								
	2	-	1,252	26,629,250	-	-	1,252	26,629,250	-
South Waziristan Agency									
Total	19	-	16,949	320,109,400	2,524	136,673	16,949	320,109,400	-

ISLAMABAD CAPITAL TERRITORY (ICT)

District	Offices		Microcredit		Micro-Savings		Micro-Insurance		Potential Microfinance Market
	Fixed	Mobile	Active Borrowers	Gross Loan Portfolio (PKR)	Active Savers	Value of Savings (PKR)	Policy Holders	Sum Insured (PKR)	
ICT	NRSP-B, AKHU, UBank, KB, NRSP, POMFB, AMFB, MMFB								
	25	-	19,797	419,260,491	2,795,762	10,365,997,868	8,805	314,471,236	-
Total	25	-	19,797	419,260,491	2,795,762	10,365,997,868	8,805	314,471,236	-

^{1, 2} The microwatch publication has been updated in the current quarter to include four new indicators. The additional indicators pertain to Islamic microfinance, enterprise lending, asset backed (collateralized) lending and branchless banking.

³ The potential microfinance market estimate has been updated by PMN from 27.4 million to 20.5 million. The methodology for the revised figure has been explained in the note "Estimating Potential Market Size For Microcredit In Pakistan" published by PMN on December 2015.

REPORTING ORGANIZATIONS

Category	MFP	Reporting Period	
		Q4	Q1
		2016	2017
MFB Microfinance Bank licensed and prudentially regulated by the State Bank of Pakistan to exclusively service microfinance market	Advans Pakistan Microfinance Bank (Advance)	✓	✓
	Apna MicroFinance Bank Ltd. (AMFB)	✓	✓
	FINCA Microfinance Bank (FINCA)	✓	✓
	Khushhali Bank (KB)	✓	✓
	Mobilink Microfinance Bank (MMFB)	✓	✓
	National Rural Support Programme Bank Ltd. (NRSP-B)	✓	✓
	Pak-Oman Microfinance Bank Ltd. (POMFB)	✓	✓
	Sindh Microfinance Bank	✓	✓
	Tameer Microfinance Bank Ltd. (TMFB)	✓	✓
	The First MicroFinanceBank Ltd. (FMFB)	✓	✓
	U Microfinance Bank Ltd (UBank)	✓	✓
MFI Microfinance institution providing specialized microfinance services	Akhuwat (AKHU)	✓	✓
	ASA Pakistan (ASA)	✓	✓
	Asasah (ASASAH)	✗	✗
	Community Support Concern (CSC)	✓	✓
	DAMEN Support Program (DSP)	✓	✓
	DEEP Foundation	✗	✗
	Farmers Friend Organization	✓	✓
	Jinnah Welfare Society (JWS)	✓	✓
	Kashf Foundation (KASHF)	✓	✓
	Micro Options (MO)	✓	✓
	MOJAZ Foundation	✓	✓
	Naymet Trust	✓	✓
	Orangi Charitable Trust (OCT)	✓	✓
	SAFCO Support Foundation (SSF)	✓	✓
	Soon Valley Development Program (SVDP)	✓	✓
Wasil Foundation (WASIL)	✗	✗	
RSP Rural support programme running microfinance operation as part of multi-dimensional rural development programme	Ghazi Barotha Taraqiati Idara (GBTI)	✗	✗
	National Rural Support Programme (NRSP)	✓	✓
	Punjab Rural Support Programme (PRSP)	✓	✓
	Sarhad Rural Support Programme (SRSP)	✗	✓
	Sindh Rural Support Organization (SRSO)	✓	✓
	Thardeep Rural Development Programme (TRDP)	✓	✓
Other Organizations running microfinance operations as part of multi-dimension service offering	Al-Mehran Rural Development Organization (AMRDO)	✓	✓
	Association for Gender Awareness and Human Empowerment (AGAHE)	✓	✓
	Badbaan Enterprise Development Forum (BEDF)	✓	✓
	Baidarie	✗	✗
	BRAC Pakistan (BRAC)	✓	✓
	Buksh Foundation	✗	✗
	Mehran Educational Society (MES)	✗	✗
	National Rural Development Programme (NRDP)	✗	✗
	Organization for Participatory Development (OPD)	✓	✓
	Organization for Social Development Initiatives (OSDI)	✗	✗
	ORIX Leasing Pakistan Ltd. (OLP)	✓	✓
	Rural Community Development Society (RCDS)	✓	✓
	Saath Development Society (SDS)	✗	✓
	Shadab Rural Development Organization (SRDO)	✓	✓
	Shah Sachal Sami Foundation (SSSF)	✓	✗
	Sungi Development Foundation (SDF)	✗	✗
	Support With Working Solutions (SWWS)	✓	✓
	Villagers Development Organization (VDO)	✓	✓