

Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks

7.1 Province/Region-wise Disbursement & Utilization

(Billion Rs.)

Period	Province/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	%age	
Jul-Dec 2022 ^P	Punjab	8,594.54	36.28	8,359.93	97.27	234.61	2.73	692.81	9,052.74	38.21	105.33
	Sindh	12,852.85	54.25	12,161.49	94.62	691.36	5.38	220.10	12,381.59	52.26	96.33
	KPK	117.09	0.49	109.70	93.68	7.39	6.32	162.76	272.46	1.15	232.69
	Balochistan	17.87	0.08	17.47	97.74	0.40	2.26	179.08	196.55	0.83	1,099.75
	Islamabad	2,083.02	8.79	1,614.36	77.50	468.66	22.50	137.28	1,751.64	7.39	84.09
	FATA	0.64	..	0.55	85.31	0.09	14.69	0.11	0.66	..	102.40
	Gilgit-Baltistan	7.64	0.03	7.55	98.72	0.10	1.28	1.32	8.86	0.04	115.96
	AJK	18.43	0.08	18.41	99.89	0.02	0.11	9.18	27.59	0.12	149.71
Total		23,692.09	100.00	22,289.45	94.08	1,402.64	5.92	1,402.64	23,692.09	100.00	
Jan-Jun 2022 ^R	Punjab	8,609.72	39.49	8,319.52	96.63	290.19	3.37	864.27	9,183.79	42.12	106.67
	Sindh	11,187.72	51.31	10,423.73	93.17	763.99	6.83	268.06	10,691.79	49.04	95.57
	KPK	121.73	0.56	113.21	93.00	8.52	7.00	105.07	218.28	1.00	179.31
	Balochistan	17.21	0.08	16.93	98.38	0.28	1.62	120.41	137.34	0.63	798.07
	Islamabad	1,840.83	8.44	1,469.13	79.81	371.70	20.19	67.74	1,536.87	7.05	83.49
	FATA	0.44	..	0.35	79.60	0.09	20.40	0.04	0.39	..	87.78
	Gilgit-Baltistan	6.97	0.03	6.86	98.55	0.10	1.45	0.82	7.69	0.04	110.34
	AJK	19.70	0.09	19.63	99.68	0.06	0.32	8.54	28.17	0.13	143.04
Total		21,804.31	100.00	20,369.37	93.42	1,434.94	6.58	1,434.94	21,804.31	100.00	
Jul-Dec 2021	Punjab	6,931.94	35.80	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.16	55.57	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.15	0.60	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.36	0.14	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.76	7.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.55	..	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit-Baltistan	7.46	0.04	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.66	0.09	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
Total		19,362.04	100.00	18,239.31	94.20	1,122.74	5.80	1,122.74	19,362.04	100.00	

Notes:

1. Totals may differ due to rounding off.
2. - : Value is zero, .. : Amount is less than 5.0 million.
3. P: Data is provisional and may subject to revise in next release of same data.
4. R: Data have been revised.

“Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.”

“Place of Disbursements” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

7.2 Province/Region-wise Advances by place of Disbursement & Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Jul-Dec 2022 ^P		Jan-Jun 2022 ^R		Jul-Dec 2021	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	8,359.93	97.27	8,319.52	96.63	6,681.41	96.39
	Sindh	166.27	1.93	227.92	2.65	102.99	1.49
	KPK	22.63	0.26	17.01	0.20	8.51	0.12
	Balochistan	0.24	..	0.43	0.00	0.70	0.01
	Islamabad	37.46	0.44	38.07	0.44	136.12	1.96
	FATA	0.05	..	..	..	..	..
	Gilgit-Baltistan	0.15	..	0.05	..	0.05	..
AJK	7.81	0.09	6.70	0.08	2.16	0.03	
Punjab Total		8,594.54	100.00	8,609.72	100.00	6,931.94	100.00
Sindh	Punjab	319.13	2.48	565.47	5.05	400.17	3.72
	Sindh	12,161.49	94.62	10,423.73	93.17	10,211.73	94.91
	KPK	97.44	0.76	50.78	0.45	40.73	0.38
	Balochistan	178.35	1.39	119.60	1.07	84.91	0.79
	Islamabad	94.03	0.73	25.91	0.23	18.28	0.17
	FATA	..	..	..	..	2.80	0.03
	Gilgit-Baltistan	1.13	0.01	0.75	0.01	..	..
AJK	1.28	0.01	1.47	0.01	0.55	0.01	
Sindh Total		12,852.85	100.00	11,187.72	100.00	10,759.16	100.00
KPK	Punjab	0.16	0.13	3.20	2.63	10.56	9.09
	Sindh	1.44	1.23	1.62	1.33	1.10	0.95
	KPK	109.70	93.68	113.21	93.00	101.31	87.23
	Balochistan	..	..	-	-	..	..
	Islamabad	5.71	4.87	3.63	2.98	3.03	2.61
	FATA	0.05	0.04	..	..	0.01	0.01
	Gilgit-Baltistan	-	-	..	..	-	-
AJK	0.04	0.037	0.06	0.05	0.13	0.11	
KPK Total		117.09	100.00	121.73	100.00	116.15	100.00
Balochistan	Punjab	0.01	0.08	..	0.01	-	-
	Sindh	0.39	2.18	0.28	1.61	2.14	7.84
	KPK	-	-	..	..	-	-
	Balochistan	17.47	97.74	16.93	98.38	25.21	92.16
	Islamabad	-	-	-	-	-	-
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	..	..	-	-	-	-
Balochistan Total		17.87	100.00	17.21	100.00	27.36	100.00
Islamabad	Punjab	373.50	17.93	295.58	16.06	186.81	12.44
	Sindh	52.00	2.50	38.24	2.08	87.53	5.83
	KPK	42.60	2.05	37.19	2.02	32.38	2.16
	Balochistan	0.46	0.02	0.36	0.02	0.39	0.03
	Islamabad	1,614.36	77.50	1,469.13	79.81	1,194.50	79.54
	FATA	0.01	..	0.02	..	..	..
	Gilgit-Baltistan	0.04	..	0.01	..	0.02	..
AJK	0.04	..	0.31	0.02	0.12	0.01	
Islamabad Total		2,083.02	100.00	1,840.83	100.00	1,501.76	100.00
FATA	Punjab	-	-	0.01	1.46	-	-
	Sindh	-	-	-	-	-	-
	KPK	0.09	13.83	0.08	17.68	0.07	12.61
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.86	0.01	1.26	0.01	1.33
	FATA	0.55	85.31	0.35	79.60	0.47	86.07
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	-	-	-	-	-	-	
FATA Total		0.64	100.00	0.44	100.00	0.55	100.00
Gilgit-Baltistan	Punjab	..	0.01	..	0.03	0.01	0.17
	Sindh	-	-	-	-	-	-
	KPK	..	0.05	..	..	-	-
	Balochistan	0.03	0.38	0.02	0.27	..	0.05
	Islamabad	0.06	0.83	0.08	1.16	0.36	4.83
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	7.55	98.72	6.86	98.55	7.09	94.95
AJK	-	-	-	-	-	-	
Gilgit-Baltistan Total		7.64	100.00	6.97	100.00	7.46	100.00
AJK	Punjab	0.01	0.04	0.01	0.04	0.02	0.11
	Sindh	-	-	..	0.01	-	-
	KPK	..	0.01	0.01	0.03	..	..
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.06	0.05	0.25	0.06	0.34
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	-	-
AJK	18.41	99.89	19.63	99.68	17.58	99.54	
AJK Total		18.43	100.00	19.70	100.00	17.66	100.00
Grand Total		23,692.09		21,804.31		19,362.04	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

7.3 Province/Region-wise Advances by Place of Utilization & Disbursement

(Billion Rs.)

Place of Utilization	Place of Disbursement	Jul-Dec 2022 ^P		Jan-Jun 2022 ^R		Jul-Dec 2021	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	8,359.93	92.35	8,319.52	90.59	6,681.41	91.79
	Sindh	319.13	3.53	565.47	6.16	400.17	5.50
	KPK	0.16	..	3.20	0.03	10.56	0.15
	Balochistan	0.01	..	..	..	-	-
	Islamabad	373.50	4.13	295.58	3.22	186.81	2.57
	FATA	-	-	0.01	..	-	-
	Gilgit-Baltistan	..	..	..	..	0.01	..
	AJK	0.01	..	0.01	..	0.02	..
Punjab Total		9,052.74	100.00	9,183.79	100.00	7,278.98	100.00
Sindh	Punjab	166.27	1.34	227.92	2.13	102.99	0.99
	Sindh	12,161.49	98.22	10,423.73	97.49	10,211.73	98.14
	KPK	1.44	0.01	1.62	0.02	1.10	0.01
	Balochistan	0.39	..	0.28	..	2.14	0.02
	Islamabad	52.00	0.42	38.24	0.36	87.53	0.84
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Sindh Total		12,381.59	100.00	10,691.79	100.00	10,405.50	100.00
KPK	Punjab	22.63	8.30	17.01	7.79	8.51	4.65
	Sindh	97.44	35.76	50.78	23.27	40.73	22.26
	KPK	109.70	40.26	113.21	51.87	101.31	55.36
	Balochistan	-	-	..	..	-	-
	Islamabad	42.60	15.64	37.19	17.04	32.38	17.69
	FATA	0.09	0.03	0.08	0.04	0.07	0.04
	Gilgit-Baltistan	..	..	..	..	-	-
	AJK	..	..	0.01	..	..	..
KPK Total		272.46	100.00	218.28	100.00	183.00	100.00
Balochistan	Punjab	0.24	0.12	0.43	0.31	0.70	0.63
	Sindh	178.35	90.74	119.60	87.09	84.91	76.35
	KPK	..	..	-	-	..	..
	Balochistan	17.47	8.89	16.93	12.33	25.21	22.67
	Islamabad	0.46	0.23	0.36	0.26	0.39	0.35
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.03	0.01	0.02	0.01	..	..
	AJK	-	-	-	-	-	-
Balochistan Total		196.55	100.00	137.34	100.00	111.22	100.00
Islamabad	Punjab	37.46	2.14	38.07	2.48	136.12	10.07
	Sindh	94.03	5.37	25.91	1.69	18.28	1.35
	KPK	5.71	0.33	3.63	0.24	3.03	0.22
	Balochistan	-	-	-	-	-	-
	Islamabad	1,614.36	92.16	1,469.13	95.59	1,194.50	88.33
	FATA	0.01	..	0.01	..	0.01	..
	Gilgit-Baltistan	0.06	..	0.08	0.01	0.36	0.03
	AJK	0.01	..	0.05	..	0.06	..
Islamabad Total		1,751.64	100.00	1,536.87	100.00	1,352.36	100.00
FATA	Punjab	0.05	7.48	..	0.44	..	0.01
	Sindh	..	0.17	..	1.24	2.80	85.10
	KPK	0.05	7.38	..	1.27	0.01	0.40
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	1.66	0.02	6.37	..	0.09
	FATA	0.55	83.31	0.35	90.68	0.47	14.40
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		0.66	100.00	0.39	100.00	3.29	100.00
Gilgit-Baltistan	Punjab	0.15	1.65	0.05	0.70	0.05	0.67
	Sindh	1.13	12.77	0.75	9.82	..	..
	KPK	-	-	..	0.01	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.04	0.45	0.01	0.15	0.02	0.24
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	7.55	85.13	6.86	89.32	7.09	99.08
	AJK	-	-	..	0.01	-	-
Gilgit-Baltistan Total		8.86	100.00	7.69	100.00	7.15	100.00
AJK	Punjab	7.81	28.32	6.70	23.79	2.16	10.49
	Sindh	1.28	4.65	1.47	5.20	0.55	2.69
	KPK	0.04	0.16	0.06	0.23	0.13	0.64
	Balochistan	..	..	-	-	-	-
	Islamabad	0.04	0.14	0.31	1.10	0.12	0.60
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	18.41	66.72	19.63	69.69	17.58	85.58
AJK Total		27.59	100.00	28.17	100.00	20.55	100.00
Grand Total		23,692.09		21,804.31		19,362.04	

Notes:

- Totals may differ due to rounding off.
- : Value is zero, .. : Amount is less than 5.0 million.
- P: Data is provisional and may subject to revise in next release of same data.
- R: Data have been revised.