

**Regional Statistics on
Disbursement and Utilization of
Advances of Scheduled Banks**

7.1 Province/Region-wise Disbursement & Utilization

(Billion Rupees)

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 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	
Jan-Jun 2021	Punjab	6,077.52	39.16	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	52.38	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	0.53	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	0.18	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	7.58	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	..	0.29	88.26	0.04	11.74	0.09	0.38	..	116.36
	Gilgit-Baltistan	5.97	0.04	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
	AJK	19.08	0.12	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15
Total		15,519.58	100.00	14,728.98	94.91	790.60	5.09	790.60	15,519.58	100.00	
Jul-Dec 2020	Punjab	5,476.55	36.72	5,296.47	96.71	180.08	3.29	361.76	5,658.23	37.94	103.32
	Sindh	8,259.14	55.38	7,879.41	95.40	379.72	4.60	151.27	8,030.68	53.85	97.23
	KPK	80.30	0.54	76.27	94.99	4.03	5.01	67.86	144.13	0.97	179.49
	Balochistan	13.76	0.09	13.51	98.22	0.25	1.78	72.66	86.17	0.58	626.35
	Islamabad	1,063.82	7.13	861.42	80.97	202.40	19.03	110.53	971.95	6.52	91.36
	FATA	0.14	..	0.13	96.08	0.01	3.92	0.09	0.22	..	162.04
	Gilgit-Baltistan	5.65	0.04	5.58	98.84	0.07	1.16	0.01	5.59	0.04	99.00
	AJK	13.43	0.09	13.31	99.10	0.12	0.90	2.49	15.80	0.11	117.63
Total		14,912.78	100.00	14,146.12	94.86	766.66	5.14	766.66	14,912.78	100.00	

Notes:

1. Totals may differ due to rounding off.
2. - : Value is zero, .. : Amount is less than 5.0 million.

“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 Rupees)

Place of Disbursement	Place of Utilization	Jul-Dec 2021		Jan-Jun 2021		Jul-Dec 2020	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	6,681.41	96.39	5,868.65	96.56	5,296.47	96.71
	Sindh	102.99	1.49	106.04	1.74	82.30	1.50
	KPK	8.51	0.12	8.31	0.14	8.35	0.15
	Balochistan	0.70	0.01	1.01	0.02	0.65	0.01
	Islamabad	136.12	1.96	91.95	1.51	87.43	1.60
	FATA	..	..	0.06	..	0.05	..
	Gilgit-Baltistan	0.05	..	0.01	..	..	..
AJK	2.16	0.03	1.48	0.02	1.29	0.02	
Punjab Total		6,931.94	100.00	6,077.52	100.00	5,476.55	100.00
Sindh	Punjab	400.17	3.72	235.33	2.89	248.54	3.01
	Sindh	10,211.73	94.91	7,795.79	95.90	7,879.41	95.40
	KPK	40.73	0.38	28.64	0.35	38.20	0.46
	Balochistan	84.91	0.79	48.90	0.60	71.65	0.87
	Islamabad	18.28	0.17	19.25	0.24	20.28	0.25
	FATA	2.80	0.03	-	-	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
AJK	0.55	0.01	1.43	0.02	1.04	0.01	
Sindh Total		10,759.16	100.00	8,129.34	100.00	8,259.14	100.00
KPK	Punjab	10.56	9.09	0.80	0.97	0.60	0.75
	Sindh	1.10	0.95	0.73	0.88	0.64	0.80
	KPK	101.31	87.23	78.26	94.48	76.27	94.99
	Balochistan	..	..	0.01	0.01	..	0.01
	Islamabad	3.03	2.61	2.91	3.51	2.74	3.41
	FATA	0.01	0.01	0.02	0.03	0.03	0.04
	Gilgit-Baltistan	-	-	-	-	..	..
AJK	0.13	0.113	0.10	0.12	0.01	0.01	
KPK Total		116.15	100.00	82.83	100.00	80.30	100.00
Balochistan	Punjab	-	-	0.01	0.02	0.01	0.06
	Sindh	2.14	7.84	2.65	9.37	0.23	1.67
	KPK	-	-	-	-	..	0.03
	Balochistan	25.21	92.16	25.64	90.59	13.51	98.22
	Islamabad	-	-	..	0.01	..	0.03
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	-	-	-	-	..	..
Balochistan Total		27.36	100.00	28.30	100.00	13.76	100.00
Islamabad	Punjab	186.81	12.44	127.85	10.87	112.53	10.58
	Sindh	87.53	5.83	78.79	6.70	68.10	6.40
	KPK	32.38	2.16	33.21	2.82	21.29	2.00
	Balochistan	0.39	0.03	0.40	0.03	0.32	0.03
	Islamabad	1,194.50	79.54	935.73	79.55	861.42	80.97
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	0.02	..	0.01	..	..	..
AJK	0.12	0.01	0.22	0.02	0.15	0.01	
Islamabad Total		1,501.76	100.00	1,176.21	100.00	1,063.82	100.00
FATA	Punjab	-	-	-	-	-	-
	Sindh	-	-	-	-	-	-
	KPK	0.07	12.61	0.02	5.88	0.01	3.92
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	1.33	0.02	5.86	-	-
	FATA	0.47	86.07	0.29	88.26	0.13	96.08
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	-	-	-	-	-	-	
FATA Total		0.55	100.00	0.33	100.00	0.14	100.00
Gilgit-Baltistan	Punjab	0.01	0.17	..	0.02	0.01	0.20
	Sindh	-	-	-	-	..	0.01
	KPK	-	-	0.01	0.10	-	-
	Balochistan	..	0.05	0.02	0.40	0.03	0.52
	Islamabad	0.36	4.83	0.23	3.91	0.02	0.38
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	7.09	94.95	5.71	95.57	5.58	98.84
AJK	-	-	-	-	..	0.05	
Gilgit-Baltistan Total		7.46	100.00	5.97	100.00	5.65	100.00
AJK	Punjab	0.02	0.11	0.04	0.20	0.07	0.52
	Sindh	-	-	..	0.01	..	0.01
	KPK	..	..	..	..	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.06	0.34	0.12	0.62	0.05	0.36
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	..	..
AJK	17.58	99.54	18.92	99.17	13.31	99.10	
AJK Total		17.66	100.00	19.08	100.00	13.43	100.00
Grand Total		19,362.04		15,519.58		14,912.78	

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 Rupees)

Place of Utilization	Place of Disbursement	Jul-Dec 2021		Jan-Jun 2021		Jul-Dec 2020	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	6,681.41	91.79	5,868.65	94.16	5,296.47	93.61
	Sindh	400.17	5.50	235.33	3.78	248.54	4.39
	KPK	10.56	0.15	0.80	0.01	0.60	0.01
	Balochistan	-	-	0.01	..	0.01	..
	Islamabad	186.81	2.57	127.85	2.05	112.53	1.99
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.01	..	..	..	0.01	..
Punjab Total		7,278.98	100.00	6,232.68	100.00	5,658.23	100.00
Sindh	Punjab	102.99	0.99	106.04	1.33	82.30	1.02
	Sindh	10,211.73	98.14	7,795.79	97.64	7,879.41	98.12
	KPK	1.10	0.01	0.73	0.01	0.64	0.01
	Balochistan	2.14	0.02	2.65	0.03	0.23	..
	Islamabad	87.53	0.84	78.79	0.99	68.10	0.85
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
Sindh Total		10,405.50	100.00	7,984.00	100.00	8,030.68	100.00
KPK	Punjab	8.51	4.65	8.31	5.60	8.35	5.79
	Sindh	40.73	22.26	28.64	19.30	38.20	26.50
	KPK	101.31	55.36	78.26	52.72	76.27	52.92
	Balochistan	-	-	-	-	-	..
	Islamabad	32.38	17.69	33.21	22.37	21.29	14.77
	FATA	0.07	0.04	0.02	0.01	0.01	..
	Gilgit-Baltistan	-	-	0.01	..	-	-
KPK Total		183.00	100.00	148.45	100.00	144.13	100.00
Balochistan	Punjab	0.70	0.63	1.01	1.34	0.65	0.75
	Sindh	84.91	76.35	48.90	64.35	71.65	83.15
	KPK	..	..	0.01	0.02	..	0.00
	Balochistan	25.21	22.67	25.64	33.74	13.51	15.68
	Islamabad	0.39	0.35	0.40	0.53	0.32	0.38
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	0.02	0.03	0.03	0.03
Balochistan Total		111.22	100.00	75.98	100.00	86.17	100.00
Islamabad	Punjab	136.12	10.07	91.95	8.76	87.43	9.00
	Sindh	18.28	1.35	19.25	1.83	20.28	2.09
	KPK	3.03	0.22	2.91	0.28	2.74	0.28
	Balochistan	-	-	..	..	..	..
	Islamabad	1,194.50	88.33	935.73	89.10	861.42	88.63
	FATA	0.01	..	0.02	..	-	-
	Gilgit-Baltistan	0.36	0.03	0.23	0.02	0.02	..
Islamabad Total		1,352.36	100.00	1,050.20	100.00	971.95	100.00
FATA	Punjab	..	0.01	0.06	17.03	0.05	23.50
	Sindh	2.80	85.10	-	-	..	0.22
	KPK	0.01	0.40	0.02	6.16	0.03	15.39
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.09	..	0.96	..	1.59
	FATA	0.47	14.40	0.29	75.85	0.13	59.30
	Gilgit-Baltistan	-	-	-	-	-	-
FATA Total		3.29	100.00	0.38	100.00	0.22	100.00
Gilgit-Baltistan	Punjab	0.05	0.67	0.01	0.09	..	0.08
	Sindh	..	..	..	0.03	..	0.03
	KPK	-	-	-	-	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.24	0.01	0.13	..	0.03
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	7.09	99.08	5.71	99.75	5.58	99.84
Gilgit-Baltistan Total		7.15	100.00	5.72	100.00	5.59	100.00
AJK	Punjab	2.16	10.49	1.48	6.70	1.29	8.14
	Sindh	0.55	2.69	1.43	6.47	1.04	6.60
	KPK	0.13	0.64	0.10	0.43	0.01	0.06
	Balochistan	-	-	-	-	..	..
	Islamabad	0.12	0.60	0.22	1.01	0.15	0.94
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	..	0.02
AJK Total		20.55	100.00	22.16	100.00	15.80	100.00
Grand Total		19,362.04		15,519.58		14,912.78	

Notes:

1. Totals may differ due to rounding off.

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

