

**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 Disbursemen t	Amount	% of Regional Disbursement		Amount	%age	
Jan-Jun 2022	Punjab	8,609.72	39.49	8,441.68	98.05	168.03	1.95	345.80	8,787.48	40.30	102.06
	Sindh	11,187.72	51.31	10,978.35	98.13	209.37	1.87	136.40	11,114.75	50.98	99.35
	KPK	121.73	0.56	114.93	94.41	6.80	5.59	95.13	210.06	0.96	172.55
	Balochistan	17.21	0.08	16.93	98.38	0.28	1.62	54.48	71.41	0.33	414.94
	Islamabad	1,840.83	8.44	1,539.73	83.64	301.10	16.36	45.71	1,585.44	7.27	86.13
	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	7.47	27.10	0.12	137.60	
Total		21,804.31	100.00	21,118.47	96.85	685.84	3.15	685.84	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	
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	

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 Rs.)

Place of Disbursement	Place of Utilization	Jan-Jun 2022		Jul-Dec 2021		Jan-Jun 2021	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	8,441.68	98.05	6,681.41	96.39	5,868.65	96.56
	Sindh	108.40	1.26	102.99	1.49	106.04	1.74
	KPK	14.38	0.17	8.51	0.12	8.31	0.14
	Balochistan	0.43	-	0.70	0.01	1.01	0.02
	Islamabad	38.07	0.44	136.12	1.96	91.95	1.51
	FATA	..	-	..	..	0.06	..
	Gilgit-Baltistan	0.05	-	0.05	..	0.01	..
Punjab Total		8,609.72	100.00	6,931.94	100.00	6,077.52	100.00
Sindh	Punjab	107.19	0.96	400.17	3.72	235.33	2.89
	Sindh	10,978.35	98.13	10,211.73	94.91	7,795.79	95.90
	KPK	43.48	0.39	40.73	0.38	28.64	0.35
	Balochistan	53.67	0.48	84.91	0.79	48.90	0.60
	Islamabad	3.88	0.03	18.28	0.17	19.25	0.24
	FATA	..	-	2.80	0.03	-	-
	Gilgit-Baltistan	0.75	0.01	..	..	..	..
Sindh Total		11,187.72	100.00	10,759.16	100.00	8,129.34	100.00
KPK	Punjab	3.08	2.53	10.56	9.09	0.80	0.97
	Sindh	0.02	0.02	1.10	0.95	0.73	0.88
	KPK	114.93	94.41	101.31	87.23	78.26	94.48
	Balochistan	-	-	..	..	0.01	0.01
	Islamabad	3.63	2.98	3.03	2.61	2.91	3.51
	FATA	..	-	0.01	0.01	0.02	0.03
	Gilgit-Baltistan	..	-	-	-	-	-
KPK Total		121.73	100.00	116.15	100.00	82.83	100.00
Balochistan	Punjab	..	0.01	-	-	0.01	0.02
	Sindh	0.28	1.61	2.14	7.84	2.65	9.37
	KPK	..	-	-	-	-	-
	Balochistan	16.93	98.38	25.21	92.16	25.64	90.59
	Islamabad	-	-	-	-	..	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
Balochistan Total		17.21	100.00	27.36	100.00	28.30	100.00
Islamabad	Punjab	235.52	12.79	186.81	12.44	127.85	10.87
	Sindh	27.70	1.50	87.53	5.83	78.79	6.70
	KPK	37.19	2.02	32.38	2.16	33.21	2.82
	Balochistan	0.36	0.02	0.39	0.03	0.40	0.03
	Islamabad	1,539.73	83.64	1,194.50	79.54	935.73	79.55
	FATA	0.02	-	..	..	..	..
	Gilgit-Baltistan	0.01	-	0.02	..	0.01	..
Islamabad Total		1,840.83	100.00	1,501.76	100.00	1,176.21	100.00
FATA	Punjab	0.01	1.46	-	-	-	-
	Sindh	-	-	-	-	-	-
	KPK	0.08	17.68	0.07	12.61	0.02	5.88
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	1.26	0.01	1.33	0.02	5.86
	FATA	0.35	79.60	0.47	86.07	0.29	88.26
	Gilgit-Baltistan	-	-	-	-	-	-
FATA Total		0.44	100.00	0.55	100.00	0.33	100.00
Gilgit-Baltistan	Punjab	..	0.03	0.01	0.17	..	0.02
	Sindh	-	-	-	-	-	-
	KPK	..	-	-	-	0.01	0.10
	Balochistan	0.02	0.27	..	0.05	0.02	0.40
	Islamabad	0.08	1.16	0.36	4.83	0.23	3.91
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	6.86	98.55	7.09	94.95	5.71	95.57
Gilgit-Baltistan Total		6.97	100.00	7.46	100.00	5.97	100.00
AJK	Punjab	0.01	0.04	0.02	0.11	0.04	0.20
	Sindh	..	0.01	-	-	..	0.01
	KPK	0.01	0.03	..	..	..	..
	Balochistan	-	-	-	-	-	-
	Islamabad	0.05	0.25	0.06	0.34	0.12	0.62
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	-	-	-	-	-
AJK Total		19.70	100.00	17.66	100.00	19.08	100.00
Grand Total		21,804.31		19,362.04		15,519.58	

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	Jan-Jun 2022		Jul-Dec 2021		Jan-Jun 2021	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	8,441.68	96.06	6,681.41	91.79	5,868.65	94.16
	Sindh	107.19	1.22	400.17	5.50	235.33	3.78
	KPK	3.08	0.04	10.56	0.15	0.80	0.01
	Balochistan	..	-	-	-	0.01	..
	Islamabad	235.52	2.68	186.81	2.57	127.85	2.05
	FATA	0.01	-	-	-	-	-
	Gilgit-Baltistan	..	-	0.01	..	..	..
	AJK	0.01	-	0.02	..	0.04	..
Punjab Total		8,787.48	100.00	7,278.98	100.00	6,232.68	100.00
Sindh	Punjab	108.40	0.98	102.99	0.99	106.04	1.33
	Sindh	10,978.35	98.77	10,211.73	98.14	7,795.79	97.64
	KPK	0.02	-	1.10	0.01	0.73	0.01
	Balochistan	0.28	-	2.14	0.02	2.65	0.03
	Islamabad	27.70	0.25	87.53	0.84	78.79	0.99
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	-	-	-	..	..
Sindh Total		11,114.75	100.00	10,405.50	100.00	7,984.00	100.00
KPK	Punjab	14.38	6.84	8.51	4.65	8.31	5.60
	Sindh	43.48	20.70	40.73	22.26	28.64	19.30
	KPK	114.93	54.71	101.31	55.36	78.26	52.72
	Balochistan	..	-	-	-	-	-
	Islamabad	37.19	17.70	32.38	17.69	33.21	22.37
	FATA	0.08	0.04	0.07	0.04	0.02	0.01
	Gilgit-Baltistan	..	-	-	-	0.01	..
	AJK	0.01	-	..	..	..	..
KPK Total		210.06	100.00	183.00	100.00	148.45	100.00
Balochistan	Punjab	0.43	0.60	0.70	0.63	1.01	1.34
	Sindh	53.67	75.16	84.91	76.35	48.90	64.35
	KPK	-	-	..	..	0.01	0.02
	Balochistan	16.93	23.71	25.21	22.67	25.64	33.74
	Islamabad	0.36	0.50	0.39	0.35	0.40	0.53
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.02	0.03	..	..	0.02	0.03
	AJK	-	-	-	-	-	-
Balochistan Total		71.41	100.00	111.22	100.00	75.98	100.00
Islamabad	Punjab	38.07	2.40	136.12	10.07	91.95	8.76
	Sindh	3.88	0.24	18.28	1.35	19.25	1.83
	KPK	3.63	0.23	3.03	0.22	2.91	0.28
	Balochistan	-	-	-	-	..	..
	Islamabad	1,539.73	97.12	1,194.50	88.33	935.73	89.10
	FATA	0.01	-	0.01	..	0.02	..
	Gilgit-Baltistan	0.08	0.01	0.36	0.03	0.23	0.02
	AJK	0.05	-	0.06	..	0.12	0.01
Islamabad Total		1,585.44	100.00	1,352.36	100.00	1,050.20	100.00
FATA	Punjab	..	0.44	..	0.01	0.06	17.03
	Sindh	..	1.24	2.80	85.10	-	-
	KPK	..	1.27	0.01	0.40	0.02	6.16
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	6.37	..	0.09	..	0.96
	FATA	0.35	90.68	0.47	14.40	0.29	75.85
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		0.39	100.00	3.29	100.00	0.38	100.00
Gilgit-Baltistan	Punjab	0.05	0.70	0.05	0.67	0.01	0.09
	Sindh	0.75	9.82	..	..	..	0.03
	KPK	..	0.01	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.15	0.02	0.24	0.01	0.13
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	6.86	89.32	7.09	99.08	5.71	99.75
	AJK	..	0.01	-	-	-	-
Gilgit-Baltistan Total		7.69	100.00	7.15	100.00	5.72	100.00
AJK	Punjab	6.70	24.73	2.16	10.49	1.48	6.70
	Sindh	0.39	1.46	0.55	2.69	1.43	6.47
	KPK	0.06	0.24	0.13	0.64	0.10	0.43
	Balochistan	-	-	-	-	-	-
	Islamabad	0.31	1.14	0.12	0.60	0.22	1.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	19.63	72.44	17.58	85.58	18.92	85.38
AJK Total		27.10	100.00	20.55	100.00	22.16	100.00
Grand Total		21,804.31		19,362.04		15,519.58	

Notes:

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