

Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks

7.1 Province/Region-wise Disbursement and 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 Disburseme nt		Amount	%age	
Apr-Jun 2025 ¹	Punjab	5,688.48	38.45	5,491.82	96.54	196.66	3.46	245.73	5,737.55	38.78	100.86
	Sindh	6,878.75	46.49	6,702.99	97.44	175.76	2.56	170.26	6,873.25	46.46	99.92
	KPK	119.44	0.81	115.65	96.82	3.79	3.18	662.77	778.42	5.26	651.72
	Balochistan	10.39	0.07	10.27	98.83	0.12	1.17	8.23	18.50	0.13	178.00
	Islamabad	2,079.90	14.06	1,325.75	63.74	754.15	36.26	39.01	1,364.76	9.22	65.62
	Gilgit-Baltistan	5.95	0.04	5.83	97.93	0.12	2.07	3.13	8.96	0.06	150.58
	AJK	12.29	0.08	12.23	99.50	0.06	0.50	1.54	13.77	0.09	112.00
Total		14,795.21	100.00	13,664.54	92.36	1,130.67	7.64	1,130.67	14,795.21	100.00	
Jan-Mar 2025	Punjab	5,452.68	39.00	5,295.64	97.12	157.04	2.88	317.79	5,613.43	40.15	102.95
	Sindh	7,053.79	50.45	6,832.79	96.87	221.00	3.13	145.10	6,977.89	49.90	98.92
	KPK	79.94	0.57	76.99	96.30	2.95	3.70	84.32	161.30	1.15	201.78
	Balochistan	12.43	0.09	12.35	99.38	0.08	0.62	8.94	21.29	0.15	171.33
	Islamabad	1,365.27	9.76	1,151.79	84.36	213.48	15.64	37.00	1,188.78	8.50	87.07
	Gilgit-Baltistan	6.17	0.04	6.10	98.79	0.07	1.21	0.07	6.17	0.04	99.89
	AJK	12.11	0.09	12.07	99.67	0.04	0.33	1.46	13.53	0.10	111.71
Total		13,982.39	100.00	13,387.72	95.75	594.67	4.25	594.67	13,982.39	100.00	
Apr-Jun 2024	Punjab	4,890.10	41.67	4,631.09	94.70	259.02	5.30	254.85	4,885.94	41.64	99.91
	Sindh	5,394.68	45.97	5,098.28	94.51	296.40	5.49	194.83	5,293.10	45.10	98.12
	KPK	125.97	1.07	122.76	97.46	3.21	2.54	40.43	163.19	1.39	129.55
	Balochistan	9.75	0.08	9.67	99.14	0.08	0.86	90.37	100.04	0.85	1,025.87
	Islamabad	1,294.31	11.03	1,150.18	88.86	144.12	11.14	119.68	1,269.87	10.82	98.11
	Gilgit-Baltistan	4.42	0.04	4.33	97.80	0.10	2.20	1.91	6.23	0.05	140.90
	AJK	16.71	0.14	16.70	99.95	0.01	0.05	0.87	17.57	0.15	105.16
Total		11,735.94	100.00	11,033.00	94.01	702.94	5.99	702.94	11,735.94	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 - 31st Mar, 1st Apr - 30th Jun, 1st Jul - 30th Sep & 1st Oct - 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 and Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Apr-Jun 2025 ^P		Jan-Mar 2025		Apr-Jun 2024	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	5,491.82	96.54	5,295.64	97.12	4,631.09	94.70
	Sindh	154.22	2.71	122.92	2.25	154.04	3.15
	KPK	6.73	0.12	8.03	0.15	6.10	0.12
	Balochistan	0.95	0.02	1.47	0.03	0.61	0.01
	Islamabad	30.53	0.54	23.41	0.43	97.71	2.00
	Gilgit-Baltistan	2.92	0.05	0.03	-	0.15	-
	AJK	1.31	0.02	1.17	0.02	0.41	0.01
Punjab Total		5,688.48	100.00	5,452.68	100.00	4,890.10	100.00
Sindh	Punjab	139.68	2.03	193.89	2.75	167.47	3.10
	Sindh	6,702.99	97.44	6,832.79	96.87	5,098.28	94.51
	KPK	23.80	0.35	8.80	0.12	17.32	0.32
	Balochistan	7.00	0.10	7.32	0.10	89.76	1.66
	Islamabad	5.06	0.07	10.82	0.15	19.68	0.36
	Gilgit-Baltistan	0.03	-	0.02	-	1.75	0.03
	AJK	0.18	-	0.15	-	0.42	0.01
Sindh Total		6,878.75	100.00	7,053.79	100.00	5,394.68	100.00
KPK	Punjab	0.11	0.10	0.12	0.16	0.10	0.08
	Sindh	0.25	0.21	0.08	0.10	0.90	0.71
	KPK	115.65	96.82	76.99	96.30	122.76	97.46
	Balochistan	0.02	0.01	0.02	0.02	-	-
	Islamabad	3.34	2.80	2.71	3.38	2.20	1.75
	Gilgit-Baltistan	0.06	0.05	..	-	-	-
	AJK	0.01	0.01	0.03	0.030	0.01	0.01
KPK Total		119.44	100.00	79.94	100.00	125.97	100.00
Balochistan	Punjab	0.04	0.43	0.01	0.10	..	0.04
	Sindh	0.08	0.72	0.06	0.50	0.08	0.82
	KPK	..	0.01	..	0.02	-	-
	Balochistan	10.27	98.83	12.35	99.38	9.67	99.14
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	..	0.01	-	-	-	-
	AJK	..	-	..	0.01	-	-
Balochistan Total		10.39	100.00	12.43	100.00	9.75	100.00
Islamabad	Punjab	105.86	5.09	123.73	9.06	87.28	6.74
	Sindh	15.70	0.75	22.03	1.61	39.81	3.08
	KPK	632.22	30.40	67.47	4.94	17.01	1.31
	Balochistan	0.26	0.01	0.13	0.01	-	-
	Islamabad	1,325.75	63.74	1,151.79	84.36	1,150.18	88.86
	Gilgit-Baltistan	0.08	-	0.01	-	..	-
	AJK	0.04	-	0.11	0.01	0.03	-
Islamabad Total		2,079.90	100.00	1,365.27	100.00	1,294.31	100.00
Gilgit-Baltistan	Punjab	0.03	0.43	0.02	0.31	..	-
	Sindh	0.01	0.12	..	0.01	-	-
	KPK	0.01	0.25	0.01	0.14	0.01	0.17
	Balochistan	-	-	-	-	..	-
	Islamabad	0.08	1.26	0.05	0.74	0.09	2.03
	Gilgit-Baltistan	5.83	97.93	6.10	98.79	4.33	97.80
	AJK	..	0.01	..	0.01	-	-
Gilgit-Baltistan Total		5.95	100.00	6.17	100.00	4.42	100.00
AJK	Punjab	0.01	0.06	0.01	0.11	..	-
	Sindh	..	0.02	..	0.02	-	-
	KPK	..	0.02	..	0.02	..	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.06	0.02	0.17	0.01	0.05
	Gilgit-Baltistan	0.04	0.33	..	-	-	-
	AJK	12.23	99.50	12.07	99.67	16.70	99.95
AJK Total		12.29	100.00	12.11	100.00	16.71	100.00
Grand Total		14,795.21		13,982.39		11,735.94	-

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 and Disbursement

(Billion Rs.)

Place of Utilization	Place of Disbursement	Apr-Jun 2025 P		Jan-Mar 2025		Apr-Jun 2024	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	5491.82	95.72	5295.64	94.34	4631.09	94.78
	Sindh	139.68	2.43	193.89	3.45	167.47	3.43
	KPK	0.11	-	0.12	-	0.10	-
	Balochistan	0.04	-	0.01	-	..	-
	Islamabad	105.86	1.84	123.73	2.20	87.28	1.79
	Gilgit-Baltistan	0.03	-	0.02	-	..	-
	AJK	0.01	-	0.01	-	..	-
Punjab Total		5737.55	100.00	5613.43	100.00	4885.94	100.00
Sindh	Punjab	154.22	2.24	122.92	1.76	154.04	2.91
	Sindh	6702.99	97.52	6832.79	97.92	5098.28	96.32
	KPK	0.25	-	0.08	-	0.90	0.02
	Balochistan	0.08	-	0.06	-	0.08	-
	Islamabad	15.70	0.23	22.03	0.32	39.81	0.75
	Gilgit-Baltistan	0.01	-	..	-	-	-
	AJK	..	-	..	-	-	-
Sindh Total		6873.25	100.00	6977.89	100.00	5293.10	100.00
KPK	Punjab	6.73	0.86	8.03	4.98	6.10	3.74
	Sindh	23.80	3.06	8.80	5.46	17.32	10.61
	KPK	115.65	14.86	76.99	47.73	122.76	75.23
	Balochistan	..	-	..	-	-	-
	Islamabad	632.22	81.22	67.47	41.83	17.01	10.42
	Gilgit-Baltistan	0.01	-	0.01	0.01	0.01	-
	AJK	..	-	..	-	..	-
KPK Total		778.42	100.00	161.30	100.00	163.19	100.00
Balochistan	Punjab	0.95	5.16	1.47	6.92	0.61	0.61
	Sindh	7.00	37.85	7.32	34.38	89.76	89.73
	KPK	0.02	0.08	0.02	0.07	-	-
	Balochistan	10.27	55.52	12.35	58.00	9.67	9.66
	Islamabad	0.26	1.39	0.13	0.63	-	-
	Gilgit-Baltistan	-	-	-	-	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		18.50	100.00	21.29	100.00	100.04	100.00
Islamabad	Punjab	30.53	2.24	23.41	1.97	97.71	7.69
	Sindh	5.06	0.37	10.82	0.91	19.68	1.55
	KPK	3.34	0.24	2.71	0.23	2.20	0.17
	Balochistan	-	-	-	-	-	-
	Islamabad	1325.75	97.14	1151.79	96.89	1150.18	90.58
	Gilgit-Baltistan	0.08	0.01	0.05	-	0.09	0.01
	AJK	0.01	-	0.02	-	0.01	-
Islamabad Total		1364.76	100.00	1188.78	100.00	1269.87	100.00
Gilgit-Baltistan	Punjab	2.92	32.62	0.03	0.52	0.15	2.47
	Sindh	0.03	0.34	0.02	0.39	1.75	28.08
	KPK	0.06	0.66	..	0.02	-	-
	Balochistan	..	0.01	-	-	-	-
	Islamabad	0.08	0.90	0.01	0.17	..	0.04
	Gilgit-Baltistan	5.83	65.04	6.10	98.89	4.33	69.41
	AJK	0.04	0.45	..	0.01	-	-
Gilgit-Baltistan Total		8.96	100.00	6.17	100.00	6.23	100.00
AJK	Punjab	1.31	9.50	1.17	8.68	0.41	2.32
	Sindh	0.18	1.31	0.15	1.09	0.42	2.41
	KPK	0.01	0.08	0.03	0.20	0.01	0.07
	Balochistan	..	-	..	0.01	-	-
	Islamabad	0.04	0.26	0.11	0.80	0.03	0.14
	Gilgit-Baltistan	..	-	..	-	-	-
	AJK	12.23	88.84	12.07	89.22	16.70	95.05
AJK Total		13.77	100.00	13.53	100.00	17.57	100.00
Grand Total		14795.21		13982.39		11735.94	-

Notes:

1. Totals may differ due to rounding off.

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

7.4 Gross Disbursement - Loan to Textile & Readymade Garments Sectors

April 01, 2025 to June 30, 2025

All Banks

(Million Rupees)

Description	Working Capital / Short Term							Fixed Investment / Long Term							Foreign B/R Purchased & Discounted	Total Disbursement
	SRP Export Finance Schemes (EFS)	Export Financing Other than SRP EFS	Import Financing	Import B/R Purchased & Discounted	Inland B/R Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFE & TERF	Small Loans	Others	Total		
A - Manufacture of textiles	312,231	152,848	81,475	11,146	24,676	184,665	991,858	1,759,199	875	63	7,027	4,488	93,754	186,287	158,325	2,815,731
i. Preparation and spinning of textile fibres	59,746	34,669	40,375	4,563	13,248	80,273	436,268	669,142	-	-	1,534	1,332	32,550	35,416	40,861	745,419
1. Cotton	38,221	21,232	28,151	4,505	12,716	65,243	311,410	481,478	-	-	1,477	754	15,750	17,981	32,974	532,433
2. Woolen	-	363	1,121	8	-	129	4,380	6,000	-	-	-	13	18	31	-	6,031
3. Synthetic fibre	7,898	-	3,902	24	23	10,660	50,964	73,471	-	-	39	58	11,714	11,811	2,152	87,434
4. Others	13,627	13,074	7,202	26	508	4,241	69,515	108,193	-	-	17	507	5,968	5,592	5,735	119,521
ii. Weaving of textiles	61,705	37,481	18,012	2,810	3,049	56,874	158,799	338,731	347	-	1,878	727	12,553	15,506	36,097	390,334
1. Cotton	43,851	29,026	8,953	1,047	2,434	40,395	99,484	225,188	123	-	1,872	252	8,218	10,465	25,505	261,158
2. Woolen	-	-	-	-	-	-	79	79	-	-	-	-	6	6	11	96
3. Synthetic textile	2,703	-	-	-	9	13	3,869	6,594	-	-	6	-	43	49	245	6,888
4. Others	15,152	8,455	9,060	1,763	606	16,467	55,367	106,871	224	-	-	475	4,286	4,986	10,336	122,192
iii. Finishing of textiles	48,791	36,431	9,413	688	1,716	38,025	127,912	262,975	73	7	2,195	291	20,451	23,017	8,488	294,480
1. Cotton	31,567	19,197	8,422	566	1,115	36,191	68,514	165,571	-	-	1,439	245	16,384	18,068	4,042	187,682
2. Woolen	-	450	-	-	-	-	2	452	-	-	-	-	-	-	562	1,014
3. Synthetic textile	2,304	-	-	-	-	-	887	3,191	-	-	-	-	0	0	181	3,372
4. Others	14,920	16,784	991	122	600	1,834	58,509	93,761	73	7	755	46	4,967	4,949	3,702	102,412
iv. Manufacture of knitted and crocheted fabrics	31,971	5,674	1,184	82	891	1,554	61,957	103,313	30	55	75	36	675	871	7,458	111,642
v. Manufacture of made-up textile articles, except apparel	62,164	26,934	4,013	318	3,194	484	97,894	195,002	45	-	621	2,017	6,857	8,740	33,971	237,714
a. Manufacture of bed wear	14,056	6,616	1,207	106	309	-	13,598	35,873	-	-	3	137	969	1,109	18,564	55,546
b. Manufacture of other made up textile articles	48,127	20,318	2,806	211	2,885	484	84,296	159,129	45	-	618	1,880	5,888	7,631	15,408	182,168
vi. Manufacture of carpets and runs	95	-	382	-	-	52	765	1,294	-	-	-	-	61	61	-	1,355
vii. Manufacture of other textiles n.e.c.	47,860	12,659	8,096	2,684	2,578	7,402	107,462	188,741	380	-	725	85	21,406	22,596	23,450	234,787
B - Manufacture of wearing apparel	57,876	29,695	4,591	191	1,897	6,363	183,349	283,141	225	125	1,279	385	18,977	12,911	24,649	248,721
i. Manufacture of wearing apparel	13,897	18,624	870	10	594	567	23,187	57,659	165	-	395	61	5,678	6,299	1,008	64,966
ii. Manufacture of Ready made garments	33,431	7,823	1,282	19	594	5,774	75,099	124,021	10	125	883	244	3,001	4,263	22,047	150,332
iii. Manufacture of articles of fur	200	523	298	-	-	-	2,802	3,823	-	-	-	-	895	895	400	5,118
iv. Manufacture of knitted and crocheted apparel	10,347	2,726	2,141	162	-	21	2,261	17,658	50	-	-	-	1,403	1,453	1,194	20,305
Total (A + B)	370,287	183,543	86,066	11,337	25,774	191,028	1,894,486	1,962,360	1,100	187	8,306	4,793	104,731	119,118	174,974	2,256,452