

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	
Jul-Sep 2025 ^b	Punjab	5,084.19	37.77	4,949.11	97.34	135.09	2.66	439.60	5,388.70	40.03	105.99
	Sindh	6,878.83	51.10	6,502.03	94.52	376.80	5.48	117.17	6,619.20	49.18	96.23
	KPK	90.29	0.67	86.73	96.05	3.57	3.95	515.26	601.99	4.47	666.70
	Balochistan	14.91	0.11	12.15	81.50	2.76	18.50	4.57	16.73	0.12	112.17
	Islamabad	1,375.85	10.22	781.69	56.81	594.16	43.19	34.16	815.85	6.06	59.30
	Gilgit-Baltistan	6.40	0.05	6.28	98.18	0.12	1.82	0.96	7.24	0.05	113.16
	AJK	11.75	0.09	11.72	99.78	0.03	0.22	0.80	12.52	0.09	106.55
Total		13,462.23	100.00	12,349.71	91.74	1,112.52	8.26	1,112.52	13,462.23	100.00	
Apr-Jun 2025	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	650.80	1,130.67	7.64	1,130.67	14,795.21	100.00	
Jul-Sep 2024	Punjab	4,925.42	38.60	4,508.01	91.53	350.24	7.11	423.82	4,931.83	39.42	100.13
	Sindh	6,377.09	49.98	5,476.14	85.87	727.52	11.41	178.51	5,654.65	45.20	88.67
	KPK	61.86	0.48	58.02	93.80	3.56	5.76	491.51	549.54	4.39	888.31
	Balochistan	10.10	0.08	9.65	95.57	0.40	3.92	118.90	128.55	1.03	1,273.09
	Islamabad	1,370.45	10.74	1,081.55	78.92	281.22	20.52	149.49	1,231.04	9.84	89.83
	Gilgit-Baltistan	5.16	0.04	5.07	98.21	0.09	1.69	0.05	5.12	0.04	99.15
	AJK	9.68	0.08	9.68	99.97	..	0.03	0.74	10.42	0.08	107.64
Total		12,759.76	100.00	11,148.12	644.00	1,363.03	10.68	1,363.03	12,511.14	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	Jul-Sep 2024		Apr-Jun 2025		Jul-Sep 2025 P	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,508.01	92.79	5,491.82	96.54	4,949.11	97.34
	Sindh	150.40	3.10	154.22	2.71	101.30	1.99
	KPK	34.94	0.72	6.73	0.12	5.80	0.11
	Balochistan	28.50	0.59	0.95	0.02	1.31	0.03
	Islamabad	135.92	2.80	30.53	0.54	25.19	0.50
	Gilgit-Baltistan	0.02	..	2.92	0.05	0.89	0.02
	AJK	0.45	0.01	1.31	0.02	0.60	0.01
Punjab Total		4,858.25	100.00	5,688.48	100.00	5,084.19	100.00
Sindh	Punjab	327.94	5.29	139.68	2.03	337.86	4.91
	Sindh	5,476.14	88.27	6,702.99	97.44	6,502.03	94.52
	KPK	320.60	5.17	23.80	0.35	29.99	0.44
	Balochistan	67.14	1.08	7.00	0.10	3.09	0.04
	Islamabad	11.54	0.19	5.06	0.07	5.67	0.08
	Gilgit-Baltistan	0.01	..	0.03	-	0.02	-
	AJK	0.28	..	0.18	-	0.15	-
Sindh Total		6,203.66	100.00	6,878.75	100.00	6,878.83	100.00
KPK	Punjab	0.06	0.09	0.11	0.10	0.16	0.18
	Sindh	1.51	2.45	0.25	0.21	0.18	0.20
	KPK	58.02	94.22	115.65	96.82	86.73	96.05
	Balochistan	0.03	0.05	0.02	0.01	0.01	0.02
	Islamabad	1.95	3.16	3.34	2.80	3.18	3.53
	Gilgit-Baltistan	-	-	0.06	0.05	0.02	0.02
	AJK	0.01	0.02	0.01	0.01	..	-
KPK Total		61.58	100.00	119.44	100.00	90.29	100.00
Balochistan	Punjab	..	0.03	0.04	0.43	0.02	0.16
	Sindh	0.39	3.91	0.08	0.72	2.73	18.33
	KPK	-	-	..	0.01	..	0.01
	Balochistan	9.65	96.06	10.27	98.83	12.15	81.50
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	0.01	-	-
	AJK	..	-	..	-	..	-
Balochistan Total		10.05	100.00	10.39	100.00	14.91	100.00
Islamabad	Punjab	95.82	7.03	105.86	5.09	101.54	7.38
	Sindh	26.21	1.92	15.70	0.75	12.95	0.94
	KPK	135.96	9.98	632.22	30.40	479.45	34.85
	Balochistan	23.22	1.70	0.26	0.01	0.16	0.01
	Islamabad	1,081.55	79.36	1,325.75	63.74	781.69	56.81
	Gilgit-Baltistan	0.01	..	0.08	-	0.03	-
	AJK	-	-	0.04	-	0.04	-
Islamabad Total		1,362.77	100.00	2,079.90	100.00	1,375.85	100.00
Gilgit-Baltistan	Punjab	..	0.03	0.03	0.43	..	0.07
	Sindh	-	-	0.01	0.12	..	0.01
	KPK	0.01	0.19	0.01	0.25	0.02	0.25
	Balochistan	..	..	-	-	-	-
	Islamabad	0.08	1.56	0.08	1.26	0.10	1.49
	Gilgit-Baltistan	5.07	98.21	5.83	97.93	6.28	98.18
	AJK	-	-	..	0.01	..	0.01
Gilgit-Baltistan Total		5.16	100.00	5.95	100.00	6.40	100.00
AJK	Punjab	..	0.02	0.01	0.06	0.01	0.05
	Sindh	..	..	..	0.02	..	0.02
	KPK	-	-	..	0.02	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	..	..	0.01	0.06	0.02	0.14
	Gilgit-Baltistan	-	-	0.04	0.33	..	-
	AJK	9.68	99.97	12.23	99.50	11.72	99.78
AJK Total		9.68	100.00	12.29	100.00	11.75	100.00
Grand Total		12,511.15		14,795.21		13,462.23	

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	Jul-Sep 2024		Apr-Jun 2025		Jul-Sep 2025 P	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,508.01	92.79	5,491.82	95.72	4,949.11	91.84
	Sindh	150.40	3.10	139.68	2.43	337.86	6.27
	KPK	34.94	0.72	0.11	-	0.16	-
	Balochistan	28.50	0.59	0.04	-	0.02	-
	Islamabad	135.92	2.80	105.86	1.84	101.54	1.88
	Gilgit-Baltistan	0.02	..	0.03	-	..	-
	AJK	0.45	0.01	0.01	-	0.01	-
Punjab Total		4,858.25	100.00	5737.55	100.00	5388.70	100.00
Sindh	Punjab	327.94	5.29	154.22	2.24	101.30	1.53
	Sindh	5,476.14	88.27	6,702.99	97.52	6,502.03	98.23
	KPK	320.60	5.17	0.25	-	0.18	-
	Balochistan	67.14	1.08	0.08	-	2.73	0.04
	Islamabad	11.54	0.19	15.70	0.23	12.95	0.20
	Gilgit-Baltistan	0.01	..	0.01	-	..	-
	AJK	0.28	..	..	-	..	-
Sindh Total		6,203.66	100.00	6873.25	100.00	6619.20	100.00
KPK	Punjab	0.06	0.09	6.73	0.86	5.80	0.96
	Sindh	1.51	2.45	23.80	3.06	29.99	4.98
	KPK	58.02	94.22	115.65	14.86	86.73	14.41
	Balochistan	0.03	0.05	..	-	..	-
	Islamabad	1.95	3.16	632.22	81.22	479.45	79.64
	Gilgit-Baltistan	-	-	0.01	-	0.02	-
	AJK	0.01	0.02	..	-	..	-
KPK Total		61.58	100.00	778.42	100.00	601.99	100.00
Balochistan	Punjab	..	0.03	0.95	5.16	1.31	7.81
	Sindh	0.39	3.91	7.00	37.85	3.09	18.49
	KPK	-	-	0.02	0.08	0.01	0.08
	Balochistan	9.65	96.06	10.27	55.52	12.15	72.66
	Islamabad	-	-	0.26	1.39	0.16	0.96
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	-	-	-	-	-
Balochistan Total		10.05	100.00	18.50	100.00	16.73	100.00
Islamabad	Punjab	95.82	7.03	30.53	2.24	25.19	3.09
	Sindh	26.21	1.92	5.06	0.37	5.67	0.70
	KPK	135.96	9.98	3.34	0.24	3.18	0.39
	Balochistan	23.22	1.70	-	-	-	-
	Islamabad	1,081.55	79.36	1,325.75	97.14	781.69	95.81
	Gilgit-Baltistan	0.01	..	0.08	0.01	0.10	0.01
	AJK	-	-	0.01	-	0.02	-
Islamabad Total		1,362.77	100.00	1364.76	100.00	815.85	100.00
Gilgit-Baltistan	Punjab	..	0.03	2.92	32.62	0.89	12.33
	Sindh	-	-	0.03	0.34	0.02	0.29
	KPK	0.01	0.19	0.06	0.66	0.02	0.27
	Balochistan	..	..	..	0.01	-	-
	Islamabad	0.08	1.56	0.08	0.90	0.03	0.35
	Gilgit-Baltistan	5.07	98.21	5.83	65.04	6.28	86.76
	AJK	-	-	0.04	0.45	..	0.01
Gilgit-Baltistan Total		5.16	100.00	8.96	100.00	7.24	100.00
AJK	Punjab	..	0.02	1.31	9.50	0.60	4.79
	Sindh	..	..	0.18	1.31	0.15	1.23
	KPK	-	-	0.01	0.08	..	0.01
	Balochistan	-	-	..	-	..	-
	Islamabad	..	..	0.04	0.26	0.04	0.31
	Gilgit-Baltistan	-	-	..	-	..	-
	AJK	9.68	99.97	12.23	88.84	11.72	93.65
AJK Total		9.68	100.00	13.77	100.00	12.52	100.00
Grand Total		12,511.15		14,795.21		13,462.23	

Notes:

1. Totals may differ due to rounding off.

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

7.4 Gross Disbursement - Loans to Textile & Ready-made Garments Sectors
Jul 01, 2012 to Sep 30, 2023 (P)
All Banks

Description	Working Capital / Trade Credit										Fixed Investment in Long Term										Off-Balance Sheet	
	SMP Export Finance Scheme (P%)	Export Financing Other than SMP (P%)	Import Financing	Import RRB Purchase & Discounted	Import RRB Purchase & Discounted	Small Loans	Others	Total	Government/Guaranteed Schemes	Construction Financing	LTDF & STDF	Small Loans	Others	Total	Foreign RRB Purchase & Discounted	Total Disbursement						
A - Manufacture of textiles	172,086	147,865	61,511	8,453	21,328	242,388	1,867,788	1,762,189	15	1,941	21,788	4,383	117,655	157,264	181,176	1,958,489						
1. Preparation and extrusion of yarn	28,823	48,851	29,891	3,686	10,181	88,615	436,233	448,911	-	-	4,261	715	38,146	43,721	39,539	723,162						
1.1 Cotton	17,268	21,924	21,188	2,881	8,945	65,663	324,434	462,784	-	-	3,894	316	21,189	25,400	21,909	511,114						
2. Wools	-	284	1,107	22	-	289	4,436	6,239	-	-	313	383	-	627	-	6,964						
3. Synthetic fibres	5,186	1,889	1,582	1,782	878	11,873	45,444	75,864	-	-	984	71	6,158	6,771	1,669	86,707						
4. Others	6,369	13,885	5,844	13	285	5,619	72,869	103,624	-	-	334	23	8,687	8,444	4,891	118,259						
5. Weaving of textiles	21,982	23,621	36,449	841	5,767	62,269	191,453	364,627	-	-	7,827	2,081	11,785	26,129	21,229	412,264						
5.1 Cotton	21,913	22,266	6,494	498	4,882	34,566	125,612	239,110	-	-	4,784	1,885	9,817	15,806	11,672	266,589						
5.2 Wools	-	793	-	-	-	6	387	688	-	-	-	-	-	-	-	688						
5.3 Synthetic textiles	360	-	77	-	-	17	4,111	4,385	-	-	5,886	-	9	5,895	172	7,776						
5.4 Others	9,773	13,166	6,188	313	888	27,781	61,245	138,132	-	-	42	1,383	8,979	17,424	8,685	137,448						
6. Finishing of textiles	27,633	21,987	4,758	1,417	894	62,739	158,813	236,242	-	8	8,285	315	17,376	25,864	18,966	293,282						
6.1 Cotton	17,553	16,861	3,381	1,165	688	57,657	76,429	131,137	-	8	7,887	283	11,882	28,178	8,716	178,652						
6.2 Wools	-	42	-	-	-	-	181	143	-	-	-	-	18	18	134	292						
6.3 Synthetic textiles	148	-	47	-	-	-	6,719	6,878	-	-	-	-	46	96	11	6,864						
6.4 Others	9,818	5,889	1,286	32	328	3,882	78,686	188,145	-	-	1,144	34	4,431	9,481	2,543	188,689						
7. Manufacture of knitted and crocheted fabrics	18,314	18,443	55	483	827	22,633	21,574	73,872	-	-	474	7	7,987	8,469	1,349	85,870						
8. Manufacture of made-up textile articles - woven apparel	31,866	24,161	2,716	313	1,823	386	184,325	187,693	-	1,941	16,541	536	16,172	21,281	15,266	266,249						
9. Manufacture of knitted apparel	9,816	4,123	928	-	562	-	15,592	26,184	-	-	939	22	1,659	1,991	2,844	71,179						
10. Manufacture of other made-up textile articles	24,628	20,016	1,788	313	1,264	386	96,713	129,148	-	1,941	6,601	514	9,211	22,366	8,221	169,809						
11. Manufacture of carpets and rugs	20	25	161	-	-	49	740	965	-	-	-	23	8	31	-	1,626						
12. Manufacture of other textiles and/or	32,323	13,712	8,278	2,352	2,239	14,657	115,098	188,670	15	-	2,112	79	27,453	29,689	16,156	236,895						
B - Manufacture of leather apparel	74,769	16,777	5,981	649	6,448	184,546	174,866	174,866	79	64	6,491	767	14,547	19,489	8,447	344,567						
1. Manufacture of wearing apparel	3,428	22,788	1,241	161	242	888	17,627	46,467	28	-	1,493	82	5,672	7,246	867	14,719						
2. Manufacture of hand-made leather goods	25,631	1,481	1,473	297	419	5,521	81,572	116,110	-	94	5,997	180	4,102	6,282	6,702	131,394						
3. Manufacture of articles of fur	289	863	-	-	-	-	5,778	6,498	-	-	-	-	2,112	2,112	307	7,513						
4. Manufacture of articles of fur	2,462	3,168	277	212	-	247	1,969	6,106	-	-	282	-	1,107	1,389	961	19,633						
Total (A + B)	246,775	177,288	68,482	9,183	27,776	326,934	1,982,654	1,876,116	88	2,005	28,189	4,465	136,538	176,452	187,633	2,163,791						