

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 Disbursement	Amount	% of Regional Disbursement		Amount	%age	
Oct-Dec 2023P	Punjab	5,090.45	40.76	4,785.38	94.01	305.07	5.99	422.87	5,208.25	41.70	102.31
	Sindh	5,893.59	47.19	5,419.95	91.96	473.64	8.04	194.00	5,613.95	44.95	95.26
	KPK	71.23	0.57	66.98	94.03	4.25	5.97	51.19	118.17	0.95	165.89
	Balochistan	9.91	0.08	9.67	97.61	0.24	2.39	106.41	116.09	0.93	1,171.30
	Islamabad	1,409.31	11.28	1,275.82	90.53	133.48	9.47	138.11	1,413.93	11.32	100.33
	Gilgit-Baltistan	4.75	0.04	4.70	98.92	0.05	1.08	2.17	6.87	0.06	144.56
	AJK	9.79	0.08	9.77	99.78	0.02	0.22	2.01	11.79	0.09	120.34
Total		12,489.04	100.00	11,572.28	92.66	916.76	7.34	916.76	12,489.04	100.00	
Jul-Sep 2023	Punjab	4,938.97	40.40	4,731.26	95.79	207.71	4.21	573.66	5,304.92	43.39	107.41
	Sindh	5,649.45	46.21	5,135.29	90.90	514.16	9.10	197.40	5,332.69	43.62	94.39
	KPK	64.33	0.53	61.84	96.13	2.49	3.87	48.15	109.99	0.90	170.97
	Balochistan	12.88	0.11	12.47	96.86	0.40	3.14	136.90	149.37	1.22	1,159.92
	Islamabad	1,546.97	12.65	1,073.96	69.42	473.00	30.58	237.74	1,311.71	10.73	84.79
	Gilgit-Baltistan	4.59	0.04	4.52	98.61	0.06	1.39	0.85	5.37	0.04	117.10
	AJK	8.80	0.07	8.80	99.98	..	0.02	3.12	11.92	0.10	135.46
Total		12,225.98	100.00	11,028.16	90.20	1,197.82	9.80	1,197.82	12,225.98	100.00	
Apr-Jun 2023	Punjab	4,549.27	38.48	4,452.58	97.87	96.69	2.13	800.69	5,253.28	44.44	115.48
	Sindh	5,399.49	45.68	5,094.95	94.36	304.53	5.64	86.01	5,180.97	43.83	95.95
	KPK	57.74	0.49	56.67	98.14	1.07	1.86	50.42	107.08	0.91	185.45
	Balochistan	9.83	0.08	9.70	98.75	0.12	1.25	114.20	123.90	1.05	1,260.97
	Islamabad	1,793.31	15.17	1,095.26	61.07	698.06	38.93	42.99	1,138.25	9.63	63.47
	Gilgit-Baltistan	4.28	0.04	4.24	99.09	0.04	0.91	0.81	5.05	0.04	118.14
	AJK	7.48	0.06	7.48	99.91	0.01	0.09	5.39	12.87	0.11	172.01
Total		11,821.40	100.00	10,720.88	90.69	1,100.52	9.31	1,100.52	11,821.40	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	Oct-Dec 2023 ^P		Jul-Sep 2023		Apr-Jun 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,785.38	94.01	4,731.26	95.79	4,452.58	97.87
	Sindh	179.43	3.52	173.87	3.52	69.26	1.52
	KPK	15.54	0.31	10.84	0.22	10.36	0.23
	Balochistan	0.02	-	0.22	-	0.06	-
	Islamabad	108.68	2.13	20.31	0.41	15.27	0.34
	Gilgit-Baltistan	0.13	-	0.02	-	0.08	-
	AJK	1.27	0.02	2.44	0.05	1.66	0.04
Punjab Total		5,090.45	100.00	4,938.97	100.00	4,549.27	100.00
Sindh	Punjab	316.76	5.37	141.14	2.50	136.09	2.52
	Sindh	5,419.95	91.96	5,135.29	90.90	5,094.95	94.36
	KPK	20.35	0.35	19.59	0.35	23.37	0.43
	Balochistan	106.37	1.80	136.60	2.42	113.94	2.11
	Islamabad	27.39	0.46	215.33	3.81	26.70	0.49
	Gilgit-Baltistan	2.03	0.03	0.83	0.01	0.73	0.01
	AJK	0.74	0.01	0.66	0.01	3.71	0.07
Sindh Total		5,893.59	100.00	5,649.45	100.00	5,399.49	100.00
KPK	Punjab	0.05	0.07	0.05	0.08	0.08	0.14
	Sindh	2.17	3.05	0.39	0.61	0.01	0.01
	KPK	66.98	94.03	61.84	96.13	56.67	98.14
	Balochistan	0.01	0.01	-	-	-	-
	Islamabad	2.02	2.83	2.04	3.18	0.98	1.70
	Gilgit-Baltistan	..	-	-	-	-	-
	AJK	-	-	0.01	0.010	..	0.01
KPK Total		71.23	100.00	64.33	100.00	57.74	100.00
Balochistan	Punjab	..	0.02	..	-	..	-
	Sindh	0.23	2.37	0.40	3.14	0.12	1.25
	KPK	-	-	-	-	-	-
	Balochistan	9.67	97.61	12.47	96.86	9.70	98.75
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	..	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.91	100.00	12.88	100.00	9.83	100.00
Islamabad	Punjab	106.03	7.52	432.46	27.96	664.51	37.06
	Sindh	12.16	0.86	22.73	1.47	16.63	0.93
	KPK	15.28	1.08	17.71	1.14	16.69	0.93
	Balochistan	..	-	0.08	-	0.20	0.01
	Islamabad	1,275.82	90.53	1,073.96	69.42	1,095.26	61.07
	Gilgit-Baltistan	..	-	..	-	0.01	-
	AJK	..	-	0.02	-	0.02	-
Islamabad Total		1,409.31	100.00	1,546.97	100.00	1,793.31	100.00
Gilgit-Baltistan	Punjab	..	0.06	..	0.03	0.01	0.17
	Sindh	..	0.02	-	-	-	-
	KPK	0.01	0.28	..	0.01	-	-
	Balochistan	0.01	0.16	..	-	..	0.01
	Islamabad	0.03	0.56	0.06	1.34	0.03	0.73
	Gilgit-Baltistan	4.70	98.92	4.52	98.61	4.24	99.09
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.75	100.00	4.59	100.00	4.28	100.00
AJK	Punjab	0.02	0.17	..	0.01	0.01	0.07
	Sindh	-	-	-	-	-	-
	KPK	..	0.01	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.04	..	0.01	..	0.02
	Gilgit-Baltistan	..	-	-	-	-	-
	AJK	9.77	99.78	8.80	99.98	7.48	99.91
AJK Total		9.79	100.00	8.80	100.00	7.48	100.00
Grand Total		12,489.04	-	12,225.98	-	11,821.40	-

Notes:

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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	Oct-Dec 2023 ¹		Jul-Sep 2023		Apr-Jun 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,785.38	91.88	4,731.26	89.19	4,452.58	84.76
	Sindh	316.76	6.08	141.14	2.66	136.09	2.59
	KPK	0.05	-	0.05	-	0.08	-
	Balochistan	..	-	..	-	..	-
	Islamabad	106.03	2.04	432.46	8.15	664.51	12.65
	Gilgit-Baltistan	..	-	..	-	0.01	-
	AJK	0.02	-	..	-	0.01	-
Punjab Total		5,208.25	100.00	5,304.92	100.00	5,253.28	100.00
Sindh	Punjab	179.43	3.20	173.87	3.26	69.26	1.34
	Sindh	5,419.95	96.54	5,135.29	96.30	5,094.95	98.34
	KPK	2.17	0.04	0.39	0.01	0.01	-
	Balochistan	0.23	-	0.40	0.01	0.12	-
	Islamabad	12.16	0.22	22.73	0.43	16.63	0.32
	Gilgit-Baltistan	..	-	-	-	-	-
	AJK	-	-	-	-	-	-
Sindh Total		5,613.95	100.00	5,332.69	100.00	5,180.97	100.00
KPK	Punjab	15.54	13.15	10.84	9.86	10.36	9.68
	Sindh	20.35	17.22	19.59	17.82	23.37	21.82
	KPK	66.98	56.68	61.84	56.23	56.67	52.92
	Balochistan	-	-	-	-	-	-
	Islamabad	15.28	12.93	17.71	16.10	16.69	15.58
	Gilgit-Baltistan	0.01	0.01	..	-	-	-
	AJK	..	-	-	-	-	-
KPK Total		118.17	100.000	109.99	100.000	107.08	100.000
Balochistan	Punjab	0.02	0.02	0.22	0.15	0.06	0.05
	Sindh	106.37	91.63	136.60	91.45	113.94	91.96
	KPK	0.01	0.01	-	-	-	-
	Balochistan	9.67	8.33	12.47	8.35	9.70	7.83
	Islamabad	..	-	0.08	0.05	0.20	0.17
	Gilgit-Baltistan	0.01	0.01	..	-	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		116.09	100.00	149.37	100.00	123.90	100.00
Islamabad	Punjab	108.68	7.69	20.31	1.55	15.27	1.34
	Sindh	27.39	1.94	215.33	16.42	26.70	2.35
	KPK	2.02	0.14	2.04	0.16	0.98	0.09
	Balochistan	-	-	-	-	-	-
	Islamabad	1,275.82	90.23	1,073.96	81.88	1,095.26	96.22
	Gilgit-Baltistan	0.03	-	0.06	-	0.03	-
	AJK	..	-	..	-	..	-
Islamabad Total		1,413.93	100.00	1,311.71	100.00	1,138.25	100.00
Gilgit-Baltistan	Punjab	0.13	1.94	0.02	0.35	0.08	1.53
	Sindh	2.03	29.55	0.83	15.41	0.73	14.45
	KPK	..	0.01	-	-	-	-
	Balochistan	..	-	-	-	-	-
	Islamabad	..	0.06	..	0.03	0.01	0.16
	Gilgit-Baltistan	4.70	68.43	4.52	84.22	4.24	83.87
	AJK	..	-	-	-	-	-
Gilgit-Baltistan Total		6.87	100.00	5.37	100.00	5.05	100.00
AJK	Punjab	1.27	10.73	2.44	20.47	1.66	12.92
	Sindh	0.74	6.32	0.66	5.54	3.71	28.84
	KPK	-	-	0.01	0.05	..	0.04
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.03	0.02	0.13	0.02	0.13
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.77	82.91	8.80	73.81	7.48	58.08
AJK Total		11.79	100.00	11.92	100.00	12.87	100.00
Grand Total		12,489.04	-	12,225.98	-	11,821.40	-

Notes:

1. Totals may differ due to rounding off.

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