

# **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	
Jan-Mar 2023	Punjab	4,543.29	36.07	4,368.60	96.15	174.69	3.85	144.47	4,513.07	35.83	99.33
	Sindh	6,351.03	50.42	6,213.17	97.83	137.86	2.17	159.76	6,372.94	50.60	100.34
	KPK	260.63	2.07	259.13	99.43	1.50	0.57	65.70	324.83	2.58	124.63
	Balochistan	9.79	0.08	9.58	97.90	0.21	2.10	49.97	59.55	0.47	608.32
	Islamabad	1,417.33	11.25	1,286.61	90.78	130.72	9.22	19.62	1,306.22	10.37	92.16
	Gilgit-Baltistan	4.70	0.04	4.67	99.49	0.02	0.51	0.58	5.26	0.04	111.89
	AJK	9.13	0.07	9.11	99.84	0.01	0.16	4.92	14.03	0.11	153.67
Total		12,595.90	100.00	12,150.89	96.47	445.02	3.53	445.02	12,595.90	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 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	Jan-Mar 2023	
		Amount	%age
Punjab	Punjab	4,368.60	96.15
	Sindh	142.54	3.14
	KPK	9.85	0.22
	Balochistan	0.33	0.01
	Islamabad	18.60	0.41
	Gilgit-Baltistan	0.08	-
	AJK	3.28	0.07
<b>Punjab Total</b>		<b>4,543.29</b>	<b>100.00</b>
Sindh	Punjab	54.78	0.86
	Sindh	6,213.17	97.83
	KPK	31.02	0.49
	Balochistan	49.62	0.78
	Islamabad	0.36	0.01
	Gilgit-Baltistan	0.49	0.01
	AJK	1.60	0.03
<b>Sindh Total</b>		<b>6,351.03</b>	<b>100.00</b>
KPK	Punjab	0.16	0.06
	Sindh	0.68	0.26
	KPK	259.14	99.43
	Balochistan	-	-
	Islamabad	0.64	0.24
	Gilgit-Baltistan	-	-
	AJK	0.01	..
<b>KPK Total</b>		<b>260.63</b>	<b>100.00</b>
Balochistan	Punjab	..	-
	Sindh	0.20	2.09
	KPK	..	0.01
	Balochistan	9.58	97.90
	Islamabad	-	-
	Gilgit-Baltistan	-	-
	AJK	-	-
<b>Balochistan Total</b>		<b>9.79</b>	<b>100.00</b>
Islamabad	Punjab	89.51	6.32
	Sindh	16.34	1.15
	KPK	24.82	1.75
	Balochistan	0.02	-
	Islamabad	1,286.61	90.78
	Gilgit-Baltistan	0.01	-
	AJK	0.02	-
<b>Islamabad Total</b>		<b>1,417.33</b>	<b>100.00</b>
Gilgit-Baltistan	Punjab	..	0.09
	Sindh	-	-
	KPK	..	-
	Balochistan	..	0.01
	Islamabad	0.02	0.41
	Gilgit-Baltistan	4.67	99.49
	AJK	-	-
<b>Gilgit-Baltistan Total</b>		<b>4.70</b>	<b>100.00</b>
AJK	Punjab	0.01	0.11
	Sindh	..	-
	KPK	..	0.01
	Balochistan	-	-
	Islamabad	..	0.04
	Gilgit-Baltistan	-	-
	AJK	9.11	99.84
<b>AJK Total</b>		<b>9.13</b>	<b>100.00</b>
<b>Grand Total</b>		<b>12,595.90</b>	

Notes:

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### 7.3 Province/Region-wise Advances by Place of Utilization and Disburs

(Billion Rs.)

Place of Utilization	Place of Disbursement	Jan-Mar 2023	
		Amount	%age
Punjab	Punjab	4,368.60	96.80
	Sindh	54.78	1.21
	KPK	0.16	-
	Balochistan	..	-
	Islamabad	89.51	1.98
	Gilgit-Baltistan	..	-
	AJK	0.01	-
<b>Punjab Total</b>		<b>4,513.07</b>	<b>100.00</b>
Sindh	Punjab	142.54	2.24
	Sindh	6,213.17	97.49
	KPK	0.68	0.01
	Balochistan	0.20	-
	Islamabad	16.34	0.26
	Gilgit-Baltistan	-	-
	AJK	..	-
<b>Sindh Total</b>		<b>6,372.94</b>	<b>100.00</b>
KPK	Punjab	9.85	3.03
	Sindh	31.02	9.55
	KPK	259.14	79.78
	Balochistan	..	..
	Islamabad	24.82	7.64
	Gilgit-Baltistan	..	..
	AJK	..	..
<b>KPK Total</b>		<b>324.83</b>	<b>100.000</b>
Balochistan	Punjab	0.33	0.55
	Sindh	49.62	83.32
	KPK	-	-
	Balochistan	9.58	16.09
	Islamabad	0.02	0.03
	Gilgit-Baltistan	..	-
	AJK	-	-
<b>Balochistan Total</b>		<b>59.55</b>	<b>100.00</b>
Islamabad	Punjab	18.60	1.42
	Sindh	0.36	0.03
	KPK	0.64	0.05
	Balochistan	-	-
	Islamabad	1,286.61	98.50
	Gilgit-Baltistan	0.02	-
	AJK	..	-
<b>Islamabad Total</b>		<b>1,306.22</b>	<b>100.00</b>
Gilgit-Baltistan	Punjab	0.08	1.59
	Sindh	0.49	9.24
	KPK	-	-
	Balochistan	-	-
	Islamabad	0.01	0.25
	Gilgit-Baltistan	4.67	88.92
	AJK	-	-
<b>Gilgit-Baltistan Total</b>		<b>5.26</b>	<b>100.00</b>
AJK	Punjab	3.28	23.38
	Sindh	1.60	11.43
	KPK	0.01	0.07
	Balochistan	-	-
	Islamabad	0.02	0.15
	Gilgit-Baltistan	-	-
	AJK	9.11	64.97
<b>AJK Total</b>		<b>14.03</b>	<b>100.00</b>
<b>Grand Total</b>		<b>12,595.90</b>	

Notes:

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