

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	
Jul-Sep 2023P	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	
Jan-Mar 2023	Punjab	4,538.85	36.03	4,364.15	96.15	174.69	3.85	207.12	4,571.27	36.29	100.71
	Sindh	6,532.93	51.87	6,392.25	97.85	140.68	2.15	159.76	6,552.01	52.02	100.29
	KPK	83.30	0.66	81.81	98.21	1.49	1.79	65.69	147.50	1.17	177.08
	Balochistan	9.67	0.08	9.47	97.88	0.21	2.12	49.97	59.44	0.47	614.37
	Islamabad	1,417.33	11.25	1,226.79	86.56	190.55	13.44	19.62	1,246.40	9.90	87.94
	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	12,088.25	95.97	507.65	4.03	507.65	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, 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.

(Billion Rs.)

7.2 Province/Region-wise Advances by place of Disbursement and Utilization

Place of Disbursement	Place of Utilization	Jul-Sep 2023 ^P		Apr-Jun 2023		Jan-Mar 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,731.26	95.79	4,452.58	97.87	4,364.15	96.15
	Sindh	173.87	3.52	69.26	1.52	142.54	3.14
	KPK	10.84	0.22	10.36	0.23	9.85	0.22
	Balochistan	0.22	-	0.06	-	0.33	0.01
	Islamabad	20.31	0.41	15.27	0.34	18.60	0.41
	Gilgit-Baltistan	0.02	-	0.08	-	0.08	-
	AJK	2.44	0.05	1.66	0.04	3.28	0.07
Punjab Total		4,938.97	100.00	4,549.27	100.00	4,538.85	100.00
Sindh	Punjab	141.14	2.50	136.09	2.52	57.60	0.88
	Sindh	5,135.29	90.90	5,094.95	94.36	6,392.25	97.85
	KPK	19.59	0.35	23.37	0.43	31.02	0.47
	Balochistan	136.60	2.42	113.94	2.11	49.62	0.76
	Islamabad	215.33	3.81	26.70	0.49	0.36	0.01
	Gilgit-Baltistan	0.83	0.01	0.73	0.01	0.49	0.01
	AJK	0.66	0.01	3.71	0.07	1.60	0.02
Sindh Total		5,649.45	100.00	5,399.49	100.00	6,532.93	100.00
KPK	Punjab	0.05	0.08	0.08	0.14	0.16	0.20
	Sindh	0.39	0.61	0.01	0.01	0.68	0.81
	KPK	61.84	96.13	56.67	98.14	81.81	98.21
	Balochistan	-	-	-	-	-	-
	Islamabad	2.04	3.18	0.98	1.70	0.64	0.76
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	0.01	..	0.010	0.01	0.01
KPK Total		64.33	100.00	57.74	100.00	83.30	100.00
Balochistan	Punjab	..	-	..	-	..	-
	Sindh	0.40	3.14	0.12	1.25	0.20	2.12
	KPK	-	-	-	-	..	0.01
	Balochistan	12.47	96.86	9.70	98.75	9.47	97.88
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		12.88	100.00	9.83	100.00	9.67	100.00
Islamabad	Punjab	432.46	27.96	664.51	37.06	149.33	10.54
	Sindh	22.73	1.47	16.63	0.93	16.34	1.15
	KPK	17.71	1.14	16.69	0.93	24.82	1.75
	Balochistan	0.08	-	0.20	0.01	0.02	-
	Islamabad	1,073.96	69.42	1,095.26	61.07	1,226.79	86.56
	Gilgit-Baltistan	..	-	0.01	-	0.01	-
	AJK	0.02	-	0.02	-	0.02	-
Islamabad Total		1,546.97	100.00	1,793.31	100.00	1,417.33	100.00
Gilgit-Baltistan	Punjab	..	0.03	0.01	0.17	..	0.09
	Sindh	-	-	-	-	-	-
	KPK	..	0.01	-	-	..	-
	Balochistan	..	-	..	0.01	..	0.01
	Islamabad	0.06	1.34	0.03	0.73	0.02	0.41
	Gilgit-Baltistan	4.52	98.61	4.24	99.09	4.67	99.49
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.59	100.00	4.28	100.00	4.70	100.00
AJK	Punjab	..	0.01	0.01	0.07	0.01	0.11
	Sindh	-	-	-	-	..	-
	KPK	-	-	-	-	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.01	..	0.02	..	0.04
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	8.80	99.98	7.48	99.91	9.11	99.84
AJK Total		8.80	100.00	7.48	100.00	9.13	100.00
Grand Total		12,225.98		11,821.40		12,595.90	

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 2023 ¹		Apr-Jun 2023		Jan-Mar 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,731.26	89.19	4,452.58	84.76	4,364.15	95.47
	Sindh	141.14	2.66	136.09	2.59	57.60	1.26
	KPK	0.05	-	0.08	-	0.16	-
	Balochistan	..	-	..	-	..	-
	Islamabad	432.46	8.15	664.51	12.65	149.33	3.27
	Gilgit-Baltistan	..	-	0.01	-	..	-
	AJK	..	-	0.01	-	0.01	-
Punjab Total		5,304.92	100.00	5,253.28	100.00	4,571.27	100.00
Sindh	Punjab	173.87	3.26	69.26	1.34	142.54	2.18
	Sindh	5,135.29	96.30	5,094.95	98.34	6,392.25	97.56
	KPK	0.39	0.01	0.01	-	0.68	0.01
	Balochistan	0.40	0.01	0.12	-	0.20	-
	Islamabad	22.73	0.43	16.63	0.32	16.34	0.25
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	..	-
Sindh Total		5,332.69	100.00	5,180.97	100.00	6,552.01	100.00
KPK	Punjab	10.84	9.86	10.36	9.68	9.85	6.68
	Sindh	19.59	17.82	23.37	21.82	31.02	21.03
	KPK	61.84	56.23	56.67	52.92	81.81	55.46
	Balochistan	-	-	-	-	..	-
	Islamabad	17.71	16.10	16.69	15.58	24.82	16.83
	Gilgit-Baltistan	..	-	-	-	..	-
	AJK	-	-	-	-	..	-
KPK Total		109.99	100.00	107.08	100.00	147.50	100.00
Balochistan	Punjab	0.22	0.15	0.06	0.05	0.33	0.55
	Sindh	136.60	91.45	113.94	91.96	49.62	83.48
	KPK	-	-	-	-	-	-
	Balochistan	12.47	8.35	9.70	7.83	9.47	15.93
	Islamabad	0.08	0.05	0.20	0.17	0.02	0.03
	Gilgit-Baltistan	..	-	..	-	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		149.37	100.00	123.90	100.00	59.44	100.00
Islamabad	Punjab	20.31	1.55	15.27	1.34	18.60	1.49
	Sindh	215.33	16.42	26.70	2.35	0.36	0.03
	KPK	2.04	0.16	0.98	0.09	0.64	0.05
	Balochistan	-	-	-	-	-	-
	Islamabad	1,073.96	81.88	1,095.26	96.22	1,226.79	98.43
	Gilgit-Baltistan	0.06	-	0.03	-	0.02	-
	AJK	..	-	..	-	..	-
Islamabad Total		1,311.71	100.00	1,138.25	100.00	1,246.40	100.00
Gilgit-Baltistan	Punjab	0.02	0.35	0.08	1.53	0.08	1.59
	Sindh	0.83	15.41	0.73	14.45	0.49	9.24
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.03	0.01	0.16	0.01	0.25
	Gilgit-Baltistan	4.52	84.22	4.24	83.87	4.67	88.92
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		5.37	100.00	5.05	100.00	5.26	100.00
AJK	Punjab	2.44	20.47	1.66	12.92	3.28	23.38
	Sindh	0.66	5.54	3.71	28.84	1.60	11.43
	KPK	0.01	0.05	..	0.04	0.01	0.07
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.13	0.02	0.13	0.02	0.15
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	8.80	73.81	7.48	58.08	9.11	64.97
AJK Total		11.92	100.00	12.87	100.00	14.03	100.00
Grand Total		12,225.98	-	11,821.40	-	12,595.90	-

Notes:

1. Totals may differ due to rounding off.

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