

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 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	
Jan-Mar 2024	Punjab	4,961.90	41.72	4,762.04	95.97	199.86	4.03	427.92	5,189.96	43.64	104.60
	Sindh	5,516.69	46.38	5,078.04	92.05	438.65	7.95	127.40	5,205.44	43.77	94.36
	KPK	87.27	0.73	83.98	96.22	3.29	3.78	38.38	122.36	1.03	140.21
	Balochistan	9.88	0.08	9.66	97.77	0.22	2.23	84.48	94.14	0.79	953.20
	Islamabad	1,303.69	10.96	1,168.36	89.62	135.33	10.38	98.09	1,266.46	10.64	97.14
	Gilgit-Baltistan	4.09	0.03	4.03	98.65	0.06	1.35	0.06	4.09	0.03	100.09
	AJK	10.28	0.09	10.28	100.00	0.00	-	1.08	11.36	0.10	110.46
Total		11,893.80	100.00	11,116.39	93.46	777.41	6.54	777.41	11,893.80	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	Apr-Jun 2024 ^P		Jan-Mar 2024		Apr-Jun 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,631.09	94.70	4,762.04	95.97	4,452.58	97.87
	Sindh	154.04	3.15	107.80	2.17	69.26	1.52
	KPK	6.10	0.12	5.60	0.11	10.36	0.23
	Balochistan	0.61	0.01	0.41	0.01	0.06	-
	Islamabad	97.71	2.00	85.25	1.72	15.27	0.34
	Gilgit-Baltistan	0.15	-	0.03	-	0.08	-
	AJK	0.41	0.01	0.78	0.02	1.66	0.04
Punjab Total		4,890.10	100.00	4,961.90	100.00	4,549.27	100.00
Sindh	Punjab	167.47	3.10	330.50	5.99	136.09	2.52
	Sindh	5,098.28	94.51	5,078.04	92.05	5,094.95	94.36
	KPK	17.32	0.32	12.79	0.23	23.37	0.43
	Balochistan	89.76	1.66	83.82	1.52	113.94	2.11
	Islamabad	19.68	0.36	11.27	0.20	26.70	0.49
	Gilgit-Baltistan	1.75	0.03	0.01	-	0.73	0.01
	AJK	0.42	0.01	0.26	-	3.71	0.07
Sindh Total		5,394.68	100.00	5,516.69	100.00	5,399.49	100.00
KPK	Punjab	0.10	0.08	0.10	0.12	0.08	0.14
	Sindh	0.90	0.71	1.66	1.91	0.01	0.01
	KPK	122.76	97.46	83.98	96.22	56.67	98.14
	Balochistan	-	-	-	-	-	-
	Islamabad	2.20	1.75	1.53	1.75	0.98	1.70
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	0.01	-	-	-	0.01
KPK Total		125.97	100.00	87.27	100.00	57.74	100.00
Balochistan	Punjab	..	0.04	-	-	..	-
	Sindh	0.08	0.82	0.22	2.23	0.12	1.25
	KPK	-	-	-	-	-	-
	Balochistan	9.67	99.14	9.66	97.77	9.70	98.75
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.75	100.00	9.88	100.00	9.83	100.00
Islamabad	Punjab	87.28	6.74	97.31	7.46	664.51	37.06
	Sindh	39.81	3.08	17.72	1.36	16.63	0.93
	KPK	17.01	1.31	19.99	1.53	16.69	0.93
	Balochistan	-	-	0.25	0.02	0.20	0.01
	Islamabad	1,150.18	88.86	1,168.36	89.62	1,095.26	61.07
	Gilgit-Baltistan	..	-	0.01	-	0.01	-
	AJK	0.03	-	0.04	-	0.02	-
Islamabad Total		1,294.31	100.00	1,303.69	100.00	1,793.31	100.00
Gilgit-Baltistan	Punjab	..	-	..	-	0.01	0.17
	Sindh	-	-	-	-	-	-
	KPK	0.01	0.17	0.01	0.14	-	-
	Balochistan	..	-	0.01	0.15	..	0.01
	Islamabad	0.09	2.03	0.04	1.05	0.03	0.73
	Gilgit-Baltistan	4.33	97.80	4.03	98.65	4.24	99.09
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.42	100.00	4.09	100.00	4.28	100.00
AJK	Punjab	..	-	-	-	0.01	0.07
	Sindh	-	-	-	-	-	-
	KPK	..	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.05	..	-	..	0.02
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	16.70	99.95	10.28	100.00	7.48	99.91
AJK Total		16.71	100.00	10.28	100.00	7.48	100.00
Grand Total		11,735.94	-	11,893.80	-	11,821.40	-

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 2024 ^P		Jan-Mar 2023		Apr-Jun 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,631.09	94.78	4,762.04	91.75	4,452.58	84.76
	Sindh	167.47	3.43	330.50	6.37	136.09	2.59
	KPK	0.10	-	0.10	-	0.08	-
	Balochistan	..	-	-	-	..	-
	Islamabad	87.28	1.79	97.31	1.88	664.51	12.65
	Gilgit-Baltistan	..	-	..	-	0.01	-
	AJK	..	-	-	-	0.01	-
Punjab Total		4,885.94	100.00	5,189.96	100.00	5,253.28	100.00
Sindh	Punjab	154.04	2.91	107.80	2.07	69.26	1.34
	Sindh	5,098.28	96.32	5,078.04	97.55	5,094.95	98.34
	KPK	0.90	0.02	1.66	0.03	0.01	-
	Balochistan	0.08	-	0.22	-	0.12	-
	Islamabad	39.81	0.75	17.72	0.34	16.63	0.32
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Sindh Total		5,293.10	100.00	5,205.44	100.00	5,180.97	100.00
KPK	Punjab	6.10	3.74	5.60	4.57	10.36	9.68
	Sindh	17.32	10.61	12.79	10.45	23.37	21.82
	KPK	122.76	75.23	83.98	68.63	56.67	52.92
	Balochistan	-	-	-	-	-	-
	Islamabad	17.01	10.42	19.99	16.34	16.69	15.58
	Gilgit-Baltistan	0.01	-	0.01	-	-	-
	AJK	..	-	-	-	-	-
KPK Total		163.19	100.000	122.36	100.000	107.08	100.000
Balochistan	Punjab	0.61	0.61	0.41	0.44	0.06	0.05
	Sindh	89.76	89.73	83.82	89.04	113.94	91.96
	KPK	-	-	-	-	-	-
	Balochistan	9.67	9.66	9.66	10.26	9.70	7.83
	Islamabad	-	-	0.25	0.27	0.20	0.17
	Gilgit-Baltistan	..	-	0.01	0.01	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		100.04	100.00	94.14	100.00	123.90	100.00
Islamabad	Punjab	97.71	7.69	85.25	6.73	15.27	1.34
	Sindh	19.68	1.55	11.27	0.89	26.70	2.35
	KPK	2.20	0.17	1.53	0.12	0.98	0.09
	Balochistan	-	-	-	-	-	-
	Islamabad	1,150.18	90.58	1,168.36	92.25	1,095.26	96.22
	Gilgit-Baltistan	0.09	0.01	0.04	-	0.03	-
	AJK	0.01	-	..	-	..	-
Islamabad Total		1,269.87	100.00	1,266.46	100.00	1,138.25	100.00
Gilgit-Baltistan	Punjab	0.15	2.47	0.03	0.79	0.08	1.53
	Sindh	1.75	28.08	0.01	0.29	0.73	14.45
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.04	0.01	0.36	0.01	0.16
	Gilgit-Baltistan	4.33	69.41	4.03	98.56	4.24	83.87
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		6.23	100.00	4.09	100.00	5.05	100.00
AJK	Punjab	0.41	2.32	0.78	6.86	1.66	12.92
	Sindh	0.42	2.41	0.26	2.26	3.71	28.84
	KPK	0.01	0.07	-	-	..	0.04
	Balochistan	-	-	-	-	-	-
	Islamabad	0.03	0.14	0.04	0.35	0.02	0.13
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	16.70	95.05	10.28	90.53	7.48	58.08
AJK Total		17.57	100.00	11.36	100.00	12.87	100.00
Grand Total		11,735.94	-	11,893.80	-	11,821.40	-

Notes:

1. Totals may differ due to rounding off.

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