

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	
Jan-Mar 2024P	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	..	-	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	
Oct-Dec 2023	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	
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.

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

(Billion Rs.)

Place of Disbursement	Place of Utilization	Jan-Mar 2024 ^P		Oct-Dec 2023		Jan-Mar 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,762.04	95.97	4,785.38	94.01	4,364.15	96.15
	Sindh	107.80	2.17	179.43	3.52	142.54	3.14
	KPK	5.60	0.11	15.54	0.31	9.85	0.22
	Balochistan	0.41	0.01	0.02	-	0.33	0.01
	Islamabad	85.25	1.72	108.68	2.13	18.60	0.41
	Gilgit-Baltistan	0.03	-	0.13	-	0.08	-
	AJK	0.78	0.02	1.27	0.02	3.28	0.07
Punjab Total		4,961.90	100.00	5,090.45	100.00	4,538.85	100.00
Sindh	Punjab	330.50	5.99	316.76	5.37	57.60	0.88
	Sindh	5,078.04	92.05	5,419.95	91.96	6,392.25	97.85
	KPK	12.79	0.23	20.35	0.35	31.02	0.47
	Balochistan	83.82	1.52	106.37	1.80	49.62	0.76
	Islamabad	11.27	0.20	27.39	0.46	0.36	0.01
	Gilgit-Baltistan	0.01	-	2.03	0.03	0.49	0.01
	AJK	0.26	-	0.74	0.01	1.60	0.02
Sindh Total		5,516.69	100.00	5,893.59	100.00	6,532.93	100.00
KPK	Punjab	0.10	0.12	0.05	0.07	0.16	0.20
	Sindh	1.66	1.91	2.17	3.05	0.68	0.81
	KPK	83.98	96.22	66.98	94.03	81.81	98.21
	Balochistan	-	-	0.01	0.01	-	-
	Islamabad	1.53	1.75	2.02	2.83	0.64	0.76
	Gilgit-Baltistan	-	-	..	-	-	-
	AJK	-	-	-	-	0.01	0.01
KPK Total		87.27	100.00	71.23	100.00	83.30	100.00
Balochistan	Punjab	-	-	..	0.02	..	-
	Sindh	0.22	2.23	0.23	2.37	0.20	2.12
	KPK	-	-	-	-	..	0.01
	Balochistan	9.66	97.77	9.67	97.61	9.47	97.88
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.88	100.00	9.91	100.00	9.67	100.00
Islamabad	Punjab	97.31	7.46	106.03	7.52	149.33	10.54
	Sindh	17.72	1.36	12.16	0.86	16.34	1.15
	KPK	19.99	1.53	15.28	1.08	24.82	1.75
	Balochistan	0.25	0.02	..	-	0.02	-
	Islamabad	1,168.36	89.62	1,275.82	90.53	1,226.79	86.56
	Gilgit-Baltistan	0.01	-	..	-	0.01	-
	AJK	0.04	-	..	-	0.02	-
Islamabad Total		1,303.69	100.00	1,409.31	100.00	1,417.33	100.00
Gilgit-Baltistan	Punjab	..	-	..	0.06	..	0.09
	Sindh	-	-	..	0.02	-	-
	KPK	0.01	0.14	0.01	0.28	..	-
	Balochistan	0.01	0.15	0.01	0.16	..	0.01
	Islamabad	0.04	1.05	0.03	0.56	0.02	0.41
	Gilgit-Baltistan	4.03	98.65	4.70	98.92	4.67	99.49
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.09	100.00	4.75	100.00	4.70	100.00
AJK	Punjab	-	-	0.02	0.17	0.01	0.11
	Sindh	-	-	-	-	..	-
	KPK	-	-	..	0.01	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	..	-	..	0.04	..	0.04
	Gilgit-Baltistan	-	-	..	-	-	-
	AJK	10.28	100.00	9.77	99.78	9.11	99.84
AJK Total		10.28	100.00	9.79	100.00	9.13	100.00
Grand Total		11,893.80	-	12,489.04	-	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	Jan-Mar 2024 ^P		Oct-Dec 2023		Jan-Mar 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,762.04	91.75	4,785.38	91.88	4,364.15	95.47
	Sindh	330.50	6.37	316.76	6.08	57.60	1.26
	KPK	0.10	-	0.05	-	0.16	-
	Balochistan	-	-	..	-	..	-
	Islamabad	97.31	1.88	106.03	2.04	149.33	3.27
	Gilgit-Baltistan	..	-	..	-	..	-
	AJK	-	-	0.02	-	0.01	-
Punjab Total		5,189.96	100.00	5,208.25	100.00	4,571.27	100.00
Sindh	Punjab	107.80	2.07	179.43	3.20	142.54	2.18
	Sindh	5,078.04	97.55	5,419.95	96.54	6,392.25	97.56
	KPK	1.66	0.03	2.17	0.04	0.68	0.01
	Balochistan	0.22	-	0.23	-	0.20	-
	Islamabad	17.72	0.34	12.16	0.22	16.34	0.25
	Gilgit-Baltistan	-	-	..	-	-	-
	AJK	-	-	-	-	..	-
Sindh Total		5,205.44	100.00	5,613.95	100.00	6,552.01	100.00
KPK	Punjab	5.60	4.57	15.54	13.15	9.85	6.68
	Sindh	12.79	10.45	20.35	17.22	31.02	21.03
	KPK	83.98	68.63	66.98	56.68	81.81	55.46
	Balochistan	-	-	-	-	..	-
	Islamabad	19.99	16.34	15.28	12.93	24.82	16.83
	Gilgit-Baltistan	0.01	-	0.01	0.01	..	-
	AJK	-	-	..	-	..	-
KPK Total		122.36	100.000	118.17	100.000	147.50	100.000
Balochistan	Punjab	0.41	0.44	0.02	0.02	0.33	0.55
	Sindh	83.82	89.04	106.37	91.63	49.62	83.48
	KPK	-	-	0.01	0.01	-	-
	Balochistan	9.66	10.26	9.67	8.33	9.47	15.93
	Islamabad	0.25	0.27	..	-	0.02	0.03
	Gilgit-Baltistan	0.01	0.01	0.01	0.01	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		94.14	100.00	116.09	100.00	59.44	100.00
Islamabad	Punjab	85.25	6.73	108.68	7.69	18.60	1.49
	Sindh	11.27	0.89	27.39	1.94	0.36	0.03
	KPK	1.53	0.12	2.02	0.14	0.64	0.05
	Balochistan	-	-	-	-	-	-
	Islamabad	1,168.36	92.25	1,275.82	90.23	1,226.79	98.43
	Gilgit-Baltistan	0.04	-	0.03	-	0.02	-
	AJK	..	-	..	-	..	-
Islamabad Total		1,266.46	100.00	1,413.93	100.00	1,246.40	100.00
Gilgit-Baltistan	Punjab	0.03	0.79	0.13	1.94	0.08	1.59
	Sindh	0.01	0.29	2.03	29.55	0.49	9.24
	KPK	-	-	..	0.01	-	-
	Balochistan	-	-	..	-	-	-
	Islamabad	0.01	0.36	..	0.06	0.01	0.25
	Gilgit-Baltistan	4.03	98.56	4.70	68.43	4.67	88.92
	AJK	-	-	..	-	-	-
Gilgit-Baltistan Total		4.09	100.00	6.87	100.00	5.26	100.00
AJK	Punjab	0.78	6.86	1.27	10.73	3.28	23.38
	Sindh	0.26	2.26	0.74	6.32	1.60	11.43
	KPK	-	-	-	-	0.01	0.07
	Balochistan	-	-	-	-	-	-
	Islamabad	0.04	0.35	..	0.03	0.02	0.15
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	10.28	90.53	9.77	82.91	9.11	64.97
AJK Total		11.36	100.00	11.79	100.00	14.03	100.00
Grand Total		11,893.80	-	12,489.04	-	12,595.90	-

Notes:

1. Totals may differ due to rounding off.

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