

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 Disbursemen t		Amount	%age	
Jul-Sep 2024	Punjab	4,925.42	38.60	4,508.01	91.53	350.24	7.11	423.82	4,858.25	39.42	100.13
	Sindh	6,377.09	49.98	5,476.14	85.87	976.14	15.31	178.51	6,452.28	45.20	88.67
	KPK	61.86	0.48	58.02	93.80	3.56	5.76	491.51	61.58	4.39	888.31
	Balochistan	10.10	0.08	9.65	95.57	0.40	3.92	118.90	10.05	1.03	1,273.09
	Islamabad	1,370.45	10.74	1,081.55	78.92	281.22	20.52	149.49	1,362.77	9.84	89.83
	Gilgit-Baltistan	5.16	0.04	5.07	98.21	0.09	1.69	0.05	5.16	0.04	99.15
	AJK	9.68	0.08	9.68	99.97	..	0.03	0.74	9.68	0.08	107.64
Total		12,759.76	100.00	11,148.12	87.37	1,611.65	12.63	1,363.03	12,759.76	100.00	
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	
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	

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	Jul-Sep 2024 ^p		Apr-Jun 2024		Jul-Sep 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,508.01	92.79	4,631.09	94.70	4,731.26	95.79
	Sindh	150.40	3.10	154.04	3.15	173.87	3.52
	KPK	34.94	0.72	6.10	0.12	10.84	0.22
	Balochistan	28.50	0.59	0.61	0.01	0.22	-
	Islamabad	135.92	2.80	97.71	2.00	20.31	0.41
	Gilgit-Baltistan	0.02	..	0.15	-	0.02	-
	AJK	0.45	0.01	0.41	0.01	2.44	0.05
Punjab Total		4,858.25	100.00	4,890.10	100.00	4,938.97	100.00
Sindh	Punjab	327.94	5.29	167.47	3.10	141.14	2.50
	Sindh	5,476.14	88.27	5,098.28	94.51	5,135.29	90.90
	KPK	320.60	5.17	17.32	0.32	19.59	0.35
	Balochistan	67.14	1.08	89.76	1.66	136.60	2.42
	Islamabad	11.54	0.19	19.68	0.36	215.33	3.81
	Gilgit-Baltistan	0.01	..	1.75	0.03	0.83	0.01
	AJK	0.28	..	0.42	0.01	0.66	0.01
Sindh Total		6,203.66	100.00	5,394.68	100.00	5,649.45	100.00
KPK	Punjab	0.06	0.09	0.10	0.08	0.05	0.08
	Sindh	1.51	2.45	0.90	0.71	0.39	0.61
	KPK	58.02	94.22	122.76	97.46	61.84	96.13
	Balochistan	0.03	0.05	-	-	-	-
	Islamabad	1.95	3.16	2.20	1.75	2.04	3.18
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	0.02	0.01	0.010	0.01	0.01
KPK Total		61.58	100.00	125.97	100.00	64.33	100.00
Balochistan	Punjab	..	0.03	..	0.04	..	-
	Sindh	0.39	3.91	0.08	0.82	0.40	3.14
	KPK	-	-	-	-	-	-
	Balochistan	9.65	96.06	9.67	99.14	12.47	96.86
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	-	-	-	-	-
Balochistan Total		10.05	100.00	9.75	100.00	12.88	100.00
Islamabad	Punjab	95.82	7.03	87.28	6.74	432.46	27.96
	Sindh	26.21	1.92	39.81	3.08	22.73	1.47
	KPK	135.96	9.98	17.01	1.31	17.71	1.14
	Balochistan	23.22	1.70	-	-	0.08	-
	Islamabad	1,081.55	79.36	1,150.18	88.86	1,073.96	69.42
	Gilgit-Baltistan	0.01	..	..	-	..	-
	AJK	-	-	0.03	-	0.02	-
Islamabad Total		1,362.77	100.00	1,294.31	100.00	1,546.97	100.00
Gilgit-Baltistan	Punjab	..	0.03	..	-	..	0.03
	Sindh	-	-	-	-	-	-
	KPK	0.01	0.19	0.01	0.17	..	0.01
	Balochistan	..	..	..	-	..	-
	Islamabad	0.08	1.56	0.09	2.03	0.06	1.34
	Gilgit-Baltistan	5.07	98.21	4.33	97.80	4.52	98.61
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		5.16	100.00	4.42	100.00	4.59	100.00
AJK	Punjab	..	0.02	..	-	..	0.01
	Sindh	..	..	-	-	-	-
	KPK	-	-	..	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	..	0.01	0.05	..	0.01
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.68	99.97	16.70	99.95	8.80	99.98
AJK Total		9.68	100.00	16.71	100.00	8.80	100.00
Grand Total		12,511.15	-	11,735.94	-	12,225.98	-

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	Jul-Sep 2024 ^P		Apr-Jun 2024		Jul-Sep 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,508.01	91.41	4,631.09	94.78	4,731.26	89.19
	Sindh	327.94	6.65	167.47	3.43	141.14	2.66
	KPK	0.06	-	0.10	-	0.05	-
	Balochistan	..	-	..	-	..	-
	Islamabad	95.82	1.94	87.28	1.79	432.46	8.15
	Gilgit-Baltistan	..	-	..	-	..	-
	AJK	..	-	..	-	..	-
Punjab Total		4,931.83	100.00	4,885.94	100.00	5,304.92	100.00
Sindh	Punjab	150.40	2.66	154.04	2.91	173.87	3.26
	Sindh	5,476.14	96.84	5,098.28	96.32	5,135.29	96.30
	KPK	1.51	0.03	0.90	0.02	0.39	0.01
	Balochistan	0.39	0.01	0.08	-	0.40	0.01
	Islamabad	26.21	0.46	39.81	0.75	22.73	0.43
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	-	-	-	-	-
Sindh Total		5,654.65	100.00	5,293.10	100.00	5,332.69	100.00
KPK	Punjab	34.94	6.36	6.10	3.74	10.84	9.86
	Sindh	320.60	58.34	17.32	10.61	19.59	17.82
	KPK	58.02	10.56	122.76	75.23	61.84	56.23
	Balochistan	-	-	-	-	-	-
	Islamabad	135.96	24.74	17.01	10.42	17.71	16.10
	Gilgit-Baltistan	0.01	-	0.01	-	..	-
	AJK	-	-	..	-	-	-
KPK Total		549.54	100.000	163.19	100.000	109.99	100.000
Balochistan	Punjab	28.50	22.17	0.61	0.61	0.22	0.15
	Sindh	67.14	52.23	89.76	89.73	136.60	91.45
	KPK	0.03	0.03	-	-	-	-
	Balochistan	9.65	7.51	9.67	9.66	12.47	8.35
	Islamabad	23.22	18.07	-	-	0.08	0.05
	Gilgit-Baltistan	..	..	..	-	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		128.55	100.00	100.04	100.00	149.37	100.00
Islamabad	Punjab	135.92	11.04	97.71	7.69	20.31	1.55
	Sindh	11.54	0.94	19.68	1.55	215.33	16.42
	KPK	1.95	0.16	2.20	0.17	2.04	0.16
	Balochistan	-	-	-	-	-	-
	Islamabad	1,081.55	87.86	1,150.18	90.58	1,073.96	81.88
	Gilgit-Baltistan	0.08	0.01	0.09	0.01	0.06	-
	AJK	..	..	0.01	-	..	-
Islamabad Total		1,231.04	100.00	1,269.87	100.00	1,311.71	100.00
Gilgit-Baltistan	Punjab	0.02	0.46	0.15	2.47	0.02	0.35
	Sindh	0.01	0.28	1.75	28.08	0.83	15.41
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.21	..	0.04	..	0.03
	Gilgit-Baltistan	5.07	99.05	4.33	69.41	4.52	84.22
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		5.12	100.00	6.23	100.00	5.37	100.00
AJK	Punjab	0.45	4.33	0.41	2.32	2.44	20.47
	Sindh	0.28	2.67	0.42	2.41	0.66	5.54
	KPK	0.01	0.13	0.01	0.07	0.01	0.05
	Balochistan	..	..	-	-	-	-
	Islamabad	-	-	0.03	0.14	0.02	0.13
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.68	92.88	16.70	95.05	8.80	73.81
AJK Total		10.42	100.00	17.57	100.00	11.92	100.00
Grand Total		12,511.14	-	11,735.94	-	12,225.98	-

Notes:

1. Totals may differ due to rounding off.

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