

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 2025 ¹	Punjab	5,452.68	39.00	5,295.64	97.12	157.04	2.88	317.79	5,613.43	40.15	102.95
	Sindh	7,053.79	50.45	6,832.79	96.87	221.00	3.13	145.10	6,977.89	49.90	98.92
	KPK	79.94	0.57	76.99	96.30	2.95	3.70	84.32	161.30	1.15	201.78
	Balochistan	12.43	0.09	12.35	99.38	0.08	0.62	8.94	21.29	0.15	171.33
	Islamabad	1,365.27	9.76	1,151.79	84.36	213.48	15.64	37.00	1,188.78	8.50	87.07
	Gilgit-Baltistan	6.17	0.04	6.10	98.79	0.07	1.21	0.07	6.17	0.04	99.89
	AJK	12.11	0.09	12.07	99.67	0.04	0.33	1.46	13.53	0.10	111.71
Total		13,982.39	100.00	13,387.72	95.75	594.67	4.25	594.67	13,982.39	100.00	
Oct-Dec 2024	Punjab	6,850.61	35.14	6,343.69	92.60	506.92	7.40	417.38	6,761.07	34.68	98.69
	Sindh	10,397.33	53.33	9,811.24	94.36	586.08	5.64	252.65	10,063.89	51.63	96.79
	KPK	77.96	0.40	74.86	96.03	3.09	3.97	361.56	436.43	2.24	559.82
	Balochistan	12.20	0.06	11.92	97.72	0.28	2.28	73.41	85.33	0.44	699.52
	Islamabad	2,140.32	10.98	1,861.89	86.99	278.43	13.01	265.69	2,127.59	10.91	99.41
	Gilgit-Baltistan	5.21	0.03	5.15	98.93	0.06	1.07	1.65	6.80	0.03	130.52
	AJK	10.98	0.06	10.96	99.86	0.02	0.14	2.53	13.49	0.07	122.92
Total		19,494.60	100.00	18,119.72	92.95	1,374.88	7.05	1,374.88	19,494.60	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	..	-	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	

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 2025 ^P		Oct-Dec 2024		Jan-Mar 2024	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	5,295.64	97.12	6,343.69	92.60	4,762.04	95.97
	Sindh	122.92	2.25	239.82	3.50	107.80	2.17
	KPK	8.03	0.15	44.70	0.65	5.60	0.11
	Balochistan	1.47	0.03	7.87	0.11	0.41	0.01
	Islamabad	23.41	0.43	213.63	3.12	85.25	1.72
	Gilgit-Baltistan	0.03	-	0.17	-	0.03	-
	AJK	1.17	0.02	0.72	0.01	0.78	0.02
Punjab Total		5,452.68	100.00	6,850.61	100.00	4,961.90	100.00
Sindh	Punjab	193.89	2.75	281.26	2.71	330.50	5.99
	Sindh	6,832.79	96.87	9,811.24	94.36	5,078.04	92.05
	KPK	8.80	0.12	187.04	1.80	12.79	0.23
	Balochistan	7.32	0.10	65.28	0.63	83.82	1.52
	Islamabad	10.82	0.15	49.26	0.47	11.27	0.20
	Gilgit-Baltistan	0.02	-	1.47	0.01	0.01	-
	AJK	0.15	-	1.78	0.02	0.26	-
Sindh Total		7,053.79	100.00	10,397.33	100.00	5,516.69	100.00
KPK	Punjab	0.12	0.16	0.12	0.16	0.10	0.12
	Sindh	0.08	0.10	0.18	0.23	1.66	1.91
	KPK	76.99	96.30	74.86	96.03	83.98	96.22
	Balochistan	0.02	0.02	0.01	0.02	-	-
	Islamabad	2.71	3.38	2.76	3.54	1.53	1.75
	Gilgit-Baltistan	..	-	..	-	-	-
	AJK	0.03	0.03	0.02	0.020	-	-
KPK Total		79.94	100.00	77.96	100.00	87.27	100.00
Balochistan	Punjab	0.01	0.10	..	0.02	-	-
	Sindh	0.06	0.50	0.27	2.25	0.22	2.23
	KPK	..	0.02	-	-	-	-
	Balochistan	12.35	99.38	11.92	97.72	9.66	97.77
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	0.01	..	-	-	-
Balochistan Total		12.43	100.00	12.20	100.00	9.88	100.00
Islamabad	Punjab	123.73	9.06	135.99	6.35	97.31	7.46
	Sindh	22.03	1.61	12.37	0.58	17.72	1.36
	KPK	67.47	4.94	129.81	6.06	19.99	1.53
	Balochistan	0.13	0.01	0.24	0.01	0.25	0.02
	Islamabad	1,151.79	84.36	1,861.89	86.99	1,168.36	89.62
	Gilgit-Baltistan	0.01	-	..	-	0.01	-
	AJK	0.11	0.01	0.02	-	0.04	-
Islamabad Total		1,365.27	100.00	2,140.32	100.00	1,303.69	100.00
Gilgit-Baltistan	Punjab	0.02	0.31	..	0.09	..	-
	Sindh	..	0.01	..	0.01	-	-
	KPK	0.01	0.14	0.01	0.16	0.01	0.14
	Balochistan	-	-	-	-	0.01	0.15
	Islamabad	0.05	0.74	0.04	0.82	0.04	1.05
	Gilgit-Baltistan	6.10	98.79	5.15	98.93	4.03	98.65
	AJK	..	0.01	-	-	-	-
Gilgit-Baltistan Total		6.17	100.00	5.21	100.00	4.09	100.00
AJK	Punjab	0.01	0.11	0.01	0.08	-	-
	Sindh	..	0.02	..	0.02	-	-
	KPK	..	0.02	..	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.17	..	0.04	..	-
	Gilgit-Baltistan	..	-	..	-	-	-
	AJK	12.07	99.67	10.96	99.86	10.28	100.00
AJK Total		12.11	100.00	10.98	100.00	10.28	100.00
Grand Total		13,982.39		19,494.60		11,893.80	

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 2025 ^P		Oct-Dec 2024		Jan-Mar 2024	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	5295.64	94.34	6343.69	93.83	4364.15	95.47
	Sindh	193.89	3.45	281.26	4.16	57.60	1.26
	KPK	0.12	-	0.12	-	0.16	-
	Balochistan	0.01	-	..	-	..	-
	Islamabad	123.73	2.20	135.99	2.01	149.33	3.27
	Gilgit-Baltistan	0.02	-	..	-	..	-
	AJK	0.01	-	0.01	-	0.01	-
Punjab Total		5613.43	100.00	6761.07	100.00	4571.27	100.00
Sindh	Punjab	122.92	1.76	239.82	2.38	142.54	2.18
	Sindh	6832.79	97.92	9811.24	97.49	6392.25	97.56
	KPK	0.08	-	0.18	-	0.68	0.01
	Balochistan	0.06	-	0.27	-	0.20	-
	Islamabad	22.03	0.32	12.37	0.12	16.34	0.25
	Gilgit-Baltistan	..	-	..	-	-	-
	AJK	..	-	..	-	..	-
Sindh Total		6977.89	100.00	10063.89	100.00	6552.01	100.00
KPK	Punjab	8.03	4.98	44.70	10.24	9.85	6.68
	Sindh	8.80	5.46	187.04	42.86	31.02	21.03
	KPK	76.99	47.73	74.86	17.15	81.81	55.46
	Balochistan	..	-	-	-	..	-
	Islamabad	67.47	41.83	129.81	29.74	24.82	16.83
	Gilgit-Baltistan	0.01	0.01	0.01	-	..	-
	AJK	..	-	..	-	..	-
KPK Total		161.30	100.00	436.43	100.00	147.50	100.00
Balochistan	Punjab	1.47	6.92	7.87	9.23	0.33	0.55
	Sindh	7.32	34.38	65.28	76.50	49.62	83.48
	KPK	0.02	0.07	0.01	0.01	-	-
	Balochistan	12.35	58.00	11.92	13.97	9.47	15.93
	Islamabad	0.13	0.63	0.24	0.29	0.02	0.03
	Gilgit-Baltistan	-	-	-	-	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		21.29	100.00	85.33	100.00	59.44	100.00
Islamabad	Punjab	23.41	1.97	213.63	10.04	18.60	1.49
	Sindh	10.82	0.91	49.26	2.32	0.36	0.03
	KPK	2.71	0.23	2.76	0.13	0.64	0.05
	Balochistan	-	-	-	-	-	-
	Islamabad	1151.79	96.89	1861.89	87.51	1226.79	98.43
	Gilgit-Baltistan	0.05	-	0.04	-	0.02	-
	AJK	0.02	-	..	-	..	-
Islamabad Total		1188.78	100.00	2127.59	100.00	1246.40	100.00
Gilgit-Baltistan	Punjab	0.03	0.52	0.17	2.50	0.08	1.59
	Sindh	0.02	0.39	1.47	21.65	0.49	9.24
	KPK	..	0.02	..	0.01	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.17	..	0.05	0.01	0.25
	Gilgit-Baltistan	6.10	98.89	5.15	75.79	4.67	88.92
	AJK	..	0.01	..	-	-	-
Gilgit-Baltistan Total		6.17	100.00	6.80	100.00	5.26	100.00
AJK	Punjab	1.17	8.68	0.72	5.37	3.28	23.38
	Sindh	0.15	1.09	1.78	13.17	1.60	11.43
	KPK	0.03	0.20	0.02	0.11	0.01	0.07
	Balochistan	..	0.01	..	-	-	-
	Islamabad	0.11	0.80	0.02	0.12	0.02	0.15
	Gilgit-Baltistan	..	-	-	-	-	-
	AJK	12.07	89.22	10.96	81.24	9.11	64.97
AJK Total		13.53	100.00	13.49	100.00	14.03	100.00
Grand Total		13982.39		19494.60		12595.90	

Notes:

1. Totals may differ due to rounding off.

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