

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	
Apr-Jun 2023 ^p	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 ^r	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	Apr-Jun 2023 ^P		Jan-Mar 2023 ^R	
		Amount	%age	Amount	%age
Punjab	Punjab	4,452.58	97.87	4,364.15	96.15
	Sindh	69.26	1.52	142.54	3.14
	KPK	10.36	0.23	9.85	0.22
	Balochistan	0.06	-	0.33	0.01
	Islamabad	15.27	0.34	18.60	0.41
	Gilgit-Baltistan	0.08	-	0.08	-
	AJK	1.66	0.04	3.28	0.07
Punjab Total		4,549.27	100.00	4,538.85	100.00
Sindh	Punjab	136.09	2.52	57.60	0.88
	Sindh	5,094.95	94.36	6,392.25	97.85
	KPK	23.37	0.43	31.02	0.47
	Balochistan	113.94	2.11	49.62	0.76
	Islamabad	26.70	0.49	0.36	0.01
	Gilgit-Baltistan	0.73	0.01	0.49	0.01
	AJK	3.71	0.07	1.60	0.02
Sindh Total		5,399.49	100.00	6,532.93	100.00
KPK	Punjab	0.08	0.14	0.16	0.20
	Sindh	0.01	0.01	0.68	0.81
	KPK	56.67	98.14	81.81	98.21
	Balochistan	-	-	-	-
	Islamabad	0.98	1.70	0.64	0.76
	Gilgit-Baltistan	-	-	-	-
	AJK	..	0.010	0.01	0.01
KPK Total		57.74	100.00	83.30	100.00
Balochistan	Punjab	..	-	..	-
	Sindh	0.12	1.25	0.20	2.12
	KPK	-	-	..	0.01
	Balochistan	9.70	98.75	9.47	97.88
	Islamabad	-	-	-	-
	Gilgit-Baltistan	-	-	-	-
	AJK	-	-	-	-
Balochistan Total		9.83	100.00	9.67	100.00
Islamabad	Punjab	664.51	37.06	149.33	10.54
	Sindh	16.63	0.93	16.34	1.15
	KPK	16.69	0.93	24.82	1.75
	Balochistan	0.20	0.01	0.02	-
	Islamabad	1,095.26	61.07	1,226.79	86.56
	Gilgit-Baltistan	0.01	-	0.01	-
	AJK	0.02	-	0.02	-
Islamabad Total		1,793.31	100.00	1,417.33	100.00
Gilgit-Baltistan	Punjab	0.01	0.17	..	0.09
	Sindh	-	-	-	-
	KPK	-	-	..	-
	Balochistan	..	0.01	..	0.01
	Islamabad	0.03	0.73	0.02	0.41
	Gilgit-Baltistan	4.24	99.09	4.67	99.49
	AJK	-	-	-	-
Gilgit-Baltistan Total		4.28	100.00	4.70	100.00
AJK	Punjab	0.01	0.07	0.01	0.11
	Sindh	-	-	..	-
	KPK	-	-	..	0.01
	Balochistan	-	-	-	-
	Islamabad	..	0.02	..	0.04
	Gilgit-Baltistan	-	-	-	-
	AJK	7.48	99.91	9.11	99.84
AJK Total		7.48	100.00	9.13	100.00
Grand Total		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	Apr-Jun 2023 ^P		Jan-Mar 2023 ^R	
		Amount	%age	Amount	%age
Punjab	Punjab	4,452.58	84.76	4,364.15	95.47
	Sindh	136.09	2.59	57.60	1.26
	KPK	0.08	-	0.16	-
	Balochistan	..	-	..	-
	Islamabad	664.51	12.65	149.33	3.27
	Gilgit-Baltistan	0.01	-	..	-
	AJK	0.01	-	0.01	-
Punjab Total		5,253.28	100.00	4,571.27	100.00
Sindh	Punjab	69.26	1.34	142.54	2.18
	Sindh	5,094.95	98.34	6,392.25	97.56
	KPK	0.01	-	0.68	0.01
	Balochistan	0.12	-	0.20	-
	Islamabad	16.63	0.32	16.34	0.25
	Gilgit-Baltistan	-	-	-	-
	AJK	-	-	..	-
Sindh Total		5,180.97	100.00	6,552.01	100.00
KPK	Punjab	10.36	9.68	9.85	6.68
	Sindh	23.37	21.82	31.02	21.03
	KPK	56.67	52.92	81.81	55.46
	Balochistan	-	-	..	-
	Islamabad	16.69	15.58	24.82	16.83
	Gilgit-Baltistan	-	-	..	-
	AJK	-	-	..	-
KPK Total		107.08	100.000	147.50	100.000
Balochistan	Punjab	0.06	0.05	0.33	0.55
	Sindh	113.94	91.96	49.62	83.48
	KPK	-	-	-	-
	Balochistan	9.70	7.83	9.47	15.93
	Islamabad	0.20	0.17	0.02	0.03
	Gilgit-Baltistan	..	-	..	-
	AJK	-	-	-	-
Balochistan Total		123.90	100.00	59.44	100.00
Islamabad	Punjab	15.27	1.34	18.60	1.49
	Sindh	26.70	2.35	0.36	0.03
	KPK	0.98	0.09	0.64	0.05
	Balochistan	-	-	-	-
	Islamabad	1,095.26	96.22	1,226.79	98.43
	Gilgit-Baltistan	0.03	-	0.02	-
	AJK	..	-	..	-
Islamabad Total		1,138.25	100.00	1,246.40	100.00
Gilgit-Baltistan	Punjab	0.08	1.53	0.08	1.59
	Sindh	0.73	14.45	0.49	9.24
	KPK	-	-	-	-
	Balochistan	-	-	-	-
	Islamabad	0.01	0.16	0.01	0.25
	Gilgit-Baltistan	4.24	83.87	4.67	88.92
	AJK	-	-	-	-
Gilgit-Baltistan Total		5.05	100.00	5.26	100.00
AJK	Punjab	1.66	12.92	3.28	23.38
	Sindh	3.71	28.84	1.60	11.43
	KPK	..	0.04	0.01	0.07
	Balochistan	-	-	-	-
	Islamabad	0.02	0.13	0.02	0.15
	Gilgit-Baltistan	-	-	-	-
	AJK	7.48	58.08	9.11	64.97
AJK Total		12.87	100.00	14.03	100.00
Grand Total		11,821.40		12,595.90	

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