

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	
Oct-Dec 2024 ¹	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	
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	727.52	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	0.00	0.03	0.74	9.68	0.08	107.64
Total		12,759.76	100.00	11,148.12	87.37	1,363.03	10.68	1,363.03	12,759.76	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	

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	Oct-Dec 2024 ^P		Jul-Sep 2024		Oct-Dec 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	6,343.69	92.60	4,575.18	92.89	4,785.38	94.01
	Sindh	239.82	3.50	150.40	3.05	179.43	3.52
	KPK	44.70	0.65	34.94	0.71	15.54	0.31
	Balochistan	7.87	0.11	28.50	0.58	0.02	-
	Islamabad	213.63	3.12	135.92	2.76	108.68	2.13
	Gilgit-Baltistan	0.17	-	0.02	..	0.13	-
	AJK	0.72	0.01	0.45	0.01	1.27	0.02
Punjab Total		6,850.61	100.00	4,925.42	100.00	5,090.45	100.00
Sindh	Punjab	281.26	2.71	501.38	7.86	316.76	5.37
	Sindh	9,811.24	94.36	5,476.14	85.87	5,419.95	91.96
	KPK	187.04	1.80	320.60	5.03	20.35	0.35
	Balochistan	65.28	0.63	67.14	1.05	106.37	1.80
	Islamabad	49.26	0.47	11.54	0.18	27.39	0.46
	Gilgit-Baltistan	1.47	0.01	0.01	..	2.03	0.03
	AJK	1.78	0.02	0.28	..	0.74	0.01
Sindh Total		10,397.33	100.00	6,377.09	100.00	5,893.59	100.00
KPK	Punjab	0.12	0.16	0.33	0.54	0.05	0.07
	Sindh	0.18	0.23	1.51	2.44	2.17	3.05
	KPK	74.86	96.03	58.02	93.80	66.98	94.03
	Balochistan	0.01	0.02	0.03	0.05	0.01	0.01
	Islamabad	2.76	3.54	1.95	3.15	2.02	2.83
	Gilgit-Baltistan	..	-	-	-	..	-
	AJK	0.02	0.02	0.01	0.021	-	-
KPK Total		77.96	100.00	61.86	100.00	71.23	100.00
Balochistan	Punjab	..	0.02	0.05	0.54	..	0.02
	Sindh	0.27	2.25	0.39	3.89	0.23	2.37
	KPK	-	-	-	-	-	-
	Balochistan	11.92	97.72	9.65	95.57	9.67	97.61
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	..	-
	AJK	..	-	..	..	-	-
Balochistan Total		12.20	100.00	10.10	100.00	9.91	100.00
Islamabad	Punjab	135.99	6.35	103.49	7.55	106.03	7.52
	Sindh	12.37	0.58	26.21	1.91	12.16	0.86
	KPK	129.81	6.06	135.96	9.92	15.28	1.08
	Balochistan	0.24	0.01	23.22	1.69	..	-
	Islamabad	1,861.89	86.99	1,081.55	78.92	1,275.82	90.53
	Gilgit-Baltistan	..	-	0.01	..	..	-
	AJK	0.02	-	-	-	..	-
Islamabad Total		2,140.32	100.00	1,370.45	100.00	1,409.31	100.00
Gilgit-Baltistan	Punjab	..	0.09	0.01	0.13	..	0.06
	Sindh	..	0.01	-	-	..	0.02
	KPK	0.01	0.16	0.01	0.19	0.01	0.28
	Balochistan	-	-	..	..	0.01	0.16
	Islamabad	0.04	0.82	0.08	1.46	0.03	0.56
	Gilgit-Baltistan	5.15	98.93	5.07	98.21	4.70	98.92
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		5.21	100.00	5.16	100.00	4.75	100.00
AJK	Punjab	0.01	0.08	..	0.02	0.02	0.17
	Sindh	..	0.02	..	..	-	-
	KPK	..	-	-	-	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.04	..	..	..	0.04
	Gilgit-Baltistan	..	-	-	-	..	-
	AJK	10.96	99.86	9.68	99.97	9.77	99.78
AJK Total		10.98	100.00	9.68	100.00	9.79	100.00
Grand Total		19,494.60		12,759.76	-	12,489.04	-

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	Oct-Dec 2024 ^P		Jul-Sep 2024		Oct-Dec 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	6343.69	93.83	4434.43	91.28	4785.38	91.88
	Sindh	281.26	4.16	327.94	6.75	316.76	6.08
	KPK	0.12	-	0.06	..	0.05	-
	Balochistan	..	-	..	..	..	-
	Islamabad	135.99	2.01	95.82	1.97	106.03	2.04
	Gilgit-Baltistan	..	-	..	..	..	-
	AJK	0.01	-	..	..	0.02	-
Punjab Total		6761.07	100.00	4858.25	100.00	5208.25	100.00
Sindh	Punjab	239.82	2.38	150.40	2.33	179.43	3.20
	Sindh	9811.24	97.49	6273.77	97.23	5419.95	96.54
	KPK	0.18	-	1.51	0.02	2.17	0.04
	Balochistan	0.27	-	0.39	0.01	0.23	-
	Islamabad	12.37	0.12	26.21	0.41	12.16	0.22
	Gilgit-Baltistan	..	-	-	-	..	-
	AJK	..	-	..	..	-	-
Sindh Total		10063.89	100.00	6452.28	100.00	5613.95	100.00
KPK	Punjab	44.70	10.24	34.94	56.74	15.54	13.15
	Sindh	187.04	42.86	-	-	20.35	17.22
	KPK	74.86	17.15	58.02	94.23	66.98	56.68
	Balochistan	-	-	-	-	-	-
	Islamabad	129.81	29.74	-	-	15.28	12.93
	Gilgit-Baltistan	0.01	-	0.01	0.02	0.01	0.01
	AJK	..	-	-	-	..	-
KPK Total		436.43	100.00	61.58	100.00	118.17	100.00
Balochistan	Punjab	7.87	9.23	28.50	22.17	0.02	0.02
	Sindh	65.28	76.50	67.14	52.23	106.37	91.63
	KPK	0.01	0.01	0.03	0.03	0.01	0.01
	Balochistan	11.92	13.97	9.65	7.51	9.67	8.33
	Islamabad	0.24	0.29	23.22	18.07	..	-
	Gilgit-Baltistan	-	-	..	..	0.01	0.01
	AJK	-	-	-	-	-	-
Balochistan Total		85.33	100.00	128.55	100.00	116.09	100.00
Islamabad	Punjab	213.63	10.04	135.92	10.93	108.68	7.69
	Sindh	49.26	2.32	11.54	0.93	27.39	1.94
	KPK	2.76	0.13	1.95	0.16	2.02	0.14
	Balochistan	-	-	-	-	-	-
	Islamabad	1861.89	87.51	1094.08	87.98	1275.82	90.23
	Gilgit-Baltistan	0.04	-	0.08	0.01	0.03	-
	AJK	..	-	..	..	..	-
Islamabad Total		2127.59	100.00	1243.56	100.00	1413.93	100.00
Gilgit-Baltistan	Punjab	0.17	2.50	0.02	0.46	0.13	1.94
	Sindh	1.47	21.65	0.01	0.28	2.03	29.55
	KPK	..	0.01	-	-	..	0.01
	Balochistan	-	-	-	-	..	-
	Islamabad	..	0.05	0.01	0.21	..	0.06
	Gilgit-Baltistan	5.15	75.79	5.07	99.05	4.70	68.43
	AJK	..	-	-	-	..	-
Gilgit-Baltistan Total		6.80	100.00	5.12	100.00	6.87	100.00
AJK	Punjab	0.72	5.37	0.45	4.33	1.27	10.73
	Sindh	1.78	13.17	0.28	2.67	0.74	6.32
	KPK	0.02	0.11	0.01	0.13	-	-
	Balochistan	..	-	..	..	-	-
	Islamabad	0.02	0.12	-	-	..	0.03
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	10.96	81.24	9.68	92.88	9.77	82.91
AJK Total		13.49	100.00	10.42	100.00	11.79	100.00
Grand Total		19494.60	-	12759.76	-	12489.04	-

Notes:

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