Table-I. Province/Region-wise Disbursement & Utilization

(Billion Rs.)

Period	Province/ Region	Disbursements	Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	%age	
Jan-Jun 2016	Punjab	3294.86	3206.04	97.30	88.83	2.70	138.07	3,344.11	41.68	101.49
	Sindh	4008.67	3794.60	94.66	214.08	5.34	69.51	3,864.11	48.16	96.39
	KPK	56.83	56.58	99.55	0.26	0.45	39.28	95.85	1.19	168.66
	Balochistan	9.48	9.48	99.92	0.01	0.08	30.05	39.53	0.49	416.78
	Islamabad	637.70	598.97	93.93	38.73	6.07	63.49	662.46	8.26	103.88
	FATA	0.14	0.14	100.00	-	-	0.38	0.52	0.01	375.87
	Gilgit-Baltistan	6.53	6.53	100.00	-	-	..	6.53	0.08	100.04
	AJK	9.76	9.62	98.65	0.13	1.35	1.25	10.87	0.14	111.46
Total		**8,023.98**	**7,681.95**	**95.74**	**342.03**	**4.26**	**342.03**	**8,023.98**	**100.00**	
Jul-Dec 2015	Punjab	2689.86	2572.87	95.65	117.00	4.35	232.46	2,805.33	40.64	104.29
	Sindh	3656.32	3334.59	91.20	321.73	8.80	63.85	3,398.45	49.23	92.95
	KPK	34.21	34.18	99.89	0.04	0.11	38.02	72.19	1.05	211.00
	Balochistan	8.55	8.55	100.00	-	-	36.57	45.12	0.65	527.73
	Islamabad	503.43	468.43	93.05	34.99	6.95	101.26	569.69	8.25	113.16
	FATA	0.07	0.07	100.00	-	-	-	0.07	..	100.00
	Gilgit-Baltistan	2.21	2.17	98.24	0.04	1.76	..	2.17	0.03	98.44
	AJK	8.63	8.63	99.98	..	0.02	1.63	10.26	0.15	118.92
Total		**6,903.28**	**6,429.48**	**93.14**	**473.80**	**6.86**	**473.80**	**6,903.28**	**100.00**	
Jan-Jun 2015	Punjab	2548.37	2448.84	96.09	99.53	3.91	166.28	2,615.12	39.86	102.62
	Sindh	3245.90	3021.87	93.10	224.03	6.90	61.15	3,083.02	46.99	94.98
	KPK	205.91	205.84	99.97	0.07	0.03	39.46	245.30	3.74	119.13
	Balochistan	8.09	8.08	99.91	0.01	0.09	30.94	39.02	0.59	482.56
	Islamabad	541.11	501.73	92.72	39.38	7.28	62.88	564.61	8.61	104.34
	FATA	0.15	0.15	100.00	-	-	..	0.15	..	101.32
	Gilgit-Baltistan	2.30	2.30	100.00	-	-	..	2.30	0.04	100.02
	AJK	8.76	8.76	99.95	..	0.05	2.30	11.06	0.17	126.23
Total		**6,560.59**	**6,197.57**	**94.47**	**363.02**	**5.53**	**363.02**	**6,560.59**	**100.00**	

Notes:

1. Numbers are rounded to the Nearest Billion.
2. Totals may differ due to rounding off.
3. - : Value is zero, .. : Amount is less than 5.0 million.

"Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 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.

Table-II. Provine/Region-wise Advances by place of Disbursment & Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Jan-Jun 2016		Jul-Dec 2015		Jan-Jun 2015	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	3206.04	97.30	2572.87	95.65	2448.84	96.09
	Sindh	65.58	1.99	60.08	2.23	61.05	2.40
	KPK	10.29	0.31	10.50	0.39	8.19	0.32
	Balochistan	0.02	..	-	-	0.01	..
	Islamabad	12.48	0.38	44.94	1.67	28.05	1.10
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	0.46	0.01	1.48	0.05	2.23	0.09
Punjab Total		**3,294.86**	**100.00**	**2,689.86**	**100.00**	**2,548.37**	**100.00**
Sindh	Punjab	109.29	2.73	205.42	5.62	136.63	4.21
	Sindh	3794.60	94.66	3334.59	91.20	3021.87	93.10
	KPK	23.89	0.60	23.37	0.64	21.62	0.67
	Balochistan	29.94	0.75	36.55	1.00	30.92	0.95
	Islamabad	50.91	1.27	56.28	1.54	34.83	1.07
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.05	..	0.11	..	0.02	..
Sindh Total		**4,008.67**	**100.00**	**3,656.32**	**100.00**	**3,245.90**	**100.00**
KPK	Punjab	0.14	0.24	0.04	0.11	0.07	0.03
	Sindh	0.02	0.04	-	-	-	-
	KPK	56.58	99.55	34.18	99.89	205.84	99.97
	Balochistan	..	..	-	-	-	-
	Islamabad	0.10	0.17	-	-	..	..
	FATA	..	..	-	-	-	-
KPK Total		**56.83**	**100.00**	**34.21**	**100.00**	**205.91**	**100.00**
Balochistan	Punjab	0.01	0.07	-	-	-	-
	Sindh	..	0.01	-	-	0.01	0.09
	Balochistan	9.48	99.92	8.55	100.00	8.08	99.91
Balochistan Total		**9.48**	**100.00**	**8.55**	**100.00**	**8.09**	**100.00**
Islamabad	Punjab	28.63	4.49	27.00	5.36	29.58	5.47
	Sindh	3.91	0.61	3.77	0.75	0.09	0.02
	KPK	4.98	0.78	4.15	0.82	9.65	1.78
	Balochistan	0.10	0.02	0.02	..	0.01	..
	Islamabad	598.97	93.93	468.43	93.05	501.73	92.72
	FATA	0.38	0.06	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.74	0.12	0.05	0.01	0.05	0.01
Islamabad Total		**637.70**	**100.00**	**503.43**	**100.00**	**541.11**	**100.00**
FATA	FATA	0.14	100.00	0.07	100.00	0.15	100.00
FATA Total		**0.14**	**100.00**	**0.07**	**100.00**	**0.15**	**100.00**
Gilgit-Baltistan	Islamabad	-	-	0.04	1.76	-	-
	Gilgit-Baltistan	6.53	100.00	2.17	98.24	2.30	100.00
Gilgit-Baltistan Total		**6.53**	**100.00**	**2.21**	**100.00**	**2.30**	**100.00**
AJK	Punjab	0.01	0.14	-	-	..	0.05
	Sindh	..	..	..	0.02	-	-
	KPK	0.12	1.19	-	-	-	-
	Islamabad	..	0.02	-	-	-	-
	AJK	9.62	98.65	8.63	99.98	8.76	99.95
AJK Total		**9.76**	**100.00**	**8.63**	**100.00**	**8.76**	**100.00**
Grand Total		**8,023.98**		**6,903.28**		**6,560.59**	

Notes:

1. Numbers are rounded to the Nearest Billion.
2. Totals may differ due to rounding off.
3. - : Value is zero, .. : Amount is less than 5.0 million.

Table-III. Province/Region-wise Advances by Place of Utilization & Disbursement

(Billion Rs.)

Place of Utilization	Place of Disbursement	Jan-Jun 2016		Jul-Dec 2015		Jan-Jun 2015	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	3206.04	95.87	2572.87	91.71	2448.84	93.64
	Sindh	109.29	3.27	205.42	7.32	136.63	5.22
	KPK	0.14	..	0.04	..	0.07	..
	Balochistan	0.01	..	-	-	-	-
	Islamabad	28.63	0.86	27.00	0.96	29.58	1.13
	AJK	0.01	..	-	-	..	..
Punjab Total		**3,344.11**	**100.00**	**2,805.33**	**100.00**	**2,615.12**	**100.00**
Sindh	Punjab	65.58	1.70	60.08	1.77	61.05	1.98
	Sindh	3794.60	98.20	3334.59	98.12	3021.87	98.02
	KPK	0.02	..	-	-	-	-
	Balochistan	..	..	-	-	0.01	..
	Islamabad	3.91	0.10	3.77	0.11	0.09	..
	AJK	..	..	..	..	-	-
Sindh Total		**3,864.10**	**100.00**	**3,398.45**	**100.00**	**3,083.02**	**100.00**
KPK	Punjab	10.29	10.74	10.50	14.54	8.19	3.34
	Sindh	23.89	24.92	23.37	32.37	21.62	8.81
	KPK	56.58	59.02	34.18	47.34	205.84	83.91
	Islamabad	4.98	5.19	4.15	5.75	9.65	3.93
	AJK	0.12	0.12	-	-	-	-
KPK Total		**95.85**	**100.00**	**72.19**	**100.00**	**245.30**	**100.00**
Balochistan	Punjab	0.02	0.04	-	-	0.01	0.03
	Sindh	29.94	75.74	36.55	81.01	30.92	79.24
	KPK	..	..	-	-	-	-
	Balochistan	9.48	23.97	8.55	18.95	8.08	20.70
	Islamabad	0.10	0.24	0.02	0.04	0.01	0.02
Balochistan Total		**39.53**	**100.00**	**45.12**	**100.00**	**39.02**	**100.00**
Islamabad	Punjab	12.48	1.88	44.94	7.89	28.05	4.97
	Sindh	50.91	7.69	56.28	9.88	34.83	6.17
	KPK	0.10	0.01	-	-	..	..
	Islamabad	598.97	90.42	468.43	82.23	501.73	88.86
	Gilgit-Baltistan	-	-	0.04	0.01	-	-
	AJK	..	..	-	-	-	-
Islamabad Total		**662.46**	**100.00**	**569.69**	**100.00**	**564.61**	**100.00**
FATA	Punjab	-	-	-	-	..	1.17
	Sindh	-	-	-	-	..	0.13
	KPK	..	0.46	-	-	-	-
	Islamabad	0.38	72.93	-	-	-	-
	FATA	0.14	26.61	0.07	100.00	0.15	98.70
FATA Total		**0.52**	**100.00**	**0.07**	**100.00**	**0.15**	**100.00**
Gilgit-Baltistan	Punjab	-	-	..	0.06	-	-
	Islamabad	..	0.04	..	0.15	..	0.02
	Gilgit-Baltistan	6.53	99.96	2.17	99.85	2.30	99.98
Gilgit-Baltistan Total		**6.53**	**100.00**	**2.17**	**100.00**	**2.30**	**100.00**
AJK	Punjab	0.46	4.24	1.48	14.37	2.23	20.15
	Sindh	0.05	0.49	0.11	1.12	0.02	0.22
	Islamabad	0.74	6.77	0.05	0.44	0.05	0.46
	AJK	9.62	88.50	8.63	84.07	8.76	79.18
AJK Total		**10.87**	**100.00**	**10.26**	**100.00**	**11.06**	**100.00**
Grand Total		**8,023.98**		**6,903.27**		**6,560.59**	

Notes:

1. Numbers are rounded to the Nearest Billion.
2. Totals may differ due to rounding off.
3. - : Value is zero, .. : Amount is less than 5.0 million.

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