

Table-I. Province/Region-wise Disbursement &amp; 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	
Jul-Dec 2016	Punjab	3,495.28	3,405.94	97.44	89.34	2.56	180.43	3,586.38	41.54	102.61
	Sindh	4,456.22	4,224.95	94.81	231.27	5.19	65.25	4,290.21	49.69	96.27
	KPK	50.02	48.46	96.89	1.56	3.11	42.15	90.61	1.05	181.16
	Balochistan	11.52	11.50	99.89	0.01	0.11	40.64	52.15	0.60	452.76
	Islamabad	609.76	548.06	89.88	61.71	10.12	52.91	600.97	6.96	98.56
	FATA	0.06	0.06	100.00	-	-	..	0.06	..	100.79
	Gilgit-Baltistan	2.40	2.40	100.00	-	-	0.01	2.41	0.03	100.48
AJK	8.45	8.07	95.52	0.38	4.48	2.85	10.93	0.13	129.29	
<b>Total</b>		<b>8,633.72</b>	<b>8,249.46</b>	<b>95.55</b>	<b>384.26</b>	<b>4.45</b>	<b>384.26</b>	<b>8,633.72</b>	<b>100.00</b>	
Jan-Jun 2016	Punjab	3,294.86	3,206.04	97.30	88.83	2.70	138.07	3,344.11	41.68	101.49
	Sindh	4,008.67	3,794.60	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	
<b>Total</b>		<b>8,023.98</b>	<b>7,681.95</b>	<b>95.74</b>	<b>342.03</b>	<b>4.26</b>	<b>342.03</b>	<b>8,023.98</b>	<b>100.00</b>	
Jul-Dec 2015	Punjab	2,689.86	2,572.87	95.65	117.00	4.35	232.46	2,805.33	40.64	104.29
	Sindh	3,656.32	3,334.59	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	
<b>Total</b>		<b>6,903.28</b>	<b>6,429.48</b>	<b>93.14</b>	<b>473.80</b>	<b>6.86</b>	<b>473.80</b>	<b>6,903.28</b>	<b>100.00</b>	

**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. Province/Region-wise Advances by place of Disbursement &amp; Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Jul-Dec 2016		Jan-Jun 2016		Jul-Dec 2015	
		Amount	%age	Amount	%age	Amount	%age
<b>Punjab</b>	Punjab	3,405.94	97.44	3,206.04	97.30	2,572.87	95.65
	Sindh	51.89	1.48	65.58	1.99	60.08	2.23
	KPK	8.13	0.23	10.29	0.31	10.50	0.39
	Balochistan	0.17	..	0.02	..	-	-
	Islamabad	26.69	0.76	12.48	0.38	44.94	1.67
	FATA	..	..	-	-	-	-
	Gilgit-Baltistan	0.01	..	-	-	..	..
	AJK	2.45	0.07	0.46	0.01	1.48	0.05
<b>Punjab Total</b>		<b>3,495.28</b>	<b>100.00</b>	<b>3,294.86</b>	<b>100.00</b>	<b>2,689.86</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	140.05	3.14	109.29	2.73	205.42	5.62
	Sindh	4,224.95	94.81	3,794.60	94.66	3,334.59	91.20
	KPK	25.53	0.57	23.89	0.60	23.37	0.64
	Balochistan	40.02	0.90	29.94	0.75	36.55	1.00
	Islamabad	25.53	0.57	50.91	1.27	56.28	1.54
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	0.14	..	0.05	..	0.11	..
	<b>Sindh Total</b>		<b>4,456.22</b>	<b>100.00</b>	<b>4,008.67</b>	<b>100.00</b>	<b>3,656.32</b>
<b>KPK</b>	Punjab	0.70	1.40	0.14	0.24	0.04	0.11
	Sindh	0.19	0.37	0.02	0.04	-	-
	KPK	48.46	96.89	56.58	99.55	34.18	99.89
	Balochistan	-	-	..	..	-	-
	Islamabad	0.67	1.34	0.10	0.17	-	-
	FATA	-	-	..	..	-	-
	Gilgit Baltistan	..	..	-	-	-	-
	AJK	..	..	-	-	-	-
<b>KPK Total</b>		<b>50.02</b>	<b>100.00</b>	<b>56.83</b>	<b>100.00</b>	<b>34.21</b>	<b>100.00</b>
<b>Balochistan</b>	Punjab	0.00	0.04	0.01	0.07	-	-
	Sindh	0.01	0.05	..	0.01	-	-
	Balochistan	11.50	99.89	9.48	99.92	8.55	100.00
	KPK	..	0.02	-	-	-	-
<b>Balochistan Total</b>		<b>11.52</b>	<b>100.00</b>	<b>9.48</b>	<b>100.00</b>	<b>8.55</b>	<b>100.00</b>
<b>Islamabad</b>	Punjab	39.53	6.48	28.63	4.49	27.00	5.36
	Sindh	13.15	2.16	3.91	0.61	3.77	0.75
	KPK	8.31	1.36	4.98	0.78	4.15	0.82
	Balochistan	0.45	0.07	0.10	0.02	0.02	..
	Islamabad	548.06	89.88	598.97	93.93	468.43	93.05
	FATA	-	-	0.38	0.06	-	-
	Gilgit-Baltistan	-	-	..	..	..	..
	AJK	0.26	0.04	0.74	0.12	0.05	0.01
<b>Islamabad Total</b>		<b>609.76</b>	<b>100.00</b>	<b>637.70</b>	<b>100.00</b>	<b>503.43</b>	<b>100.00</b>
<b>FATA</b>	FATA	0.06	100.00	0.14	100.00	0.07	100.00
<b>FATA Total</b>		<b>0.06</b>	<b>100.00</b>	<b>0.14</b>	<b>100.00</b>	<b>0.07</b>	<b>100.00</b>
<b>Gilgit-Baltistan</b>	Islamabad	-	-	-	-	0.04	1.76
	Gilgit-Baltistan	2.40	100.00	6.53	100.00	2.17	98.24
<b>Gilgit-Baltistan Total</b>		<b>2.40</b>	<b>100.00</b>	<b>6.53</b>	<b>100.00</b>	<b>2.21</b>	<b>100.00</b>
<b>AJK</b>	Punjab	0.16	1.84	0.01	0.14	-	-
	Sindh	0.02	0.27	..	..	..	0.02
	KPK	0.18	2.08	0.12	1.19	-	-
	Islamabad	0.02	0.29	..	0.02	-	-
	AJK	8.07	95.52	9.62	98.65	8.63	99.98
<b>AJK Total</b>		<b>8.45</b>	<b>100.00</b>	<b>9.76</b>	<b>100.00</b>	<b>8.63</b>	<b>100.00</b>
<b>Grand Total</b>		<b>8,633.72</b>		<b>8,023.98</b>		<b>6,903.28</b>	

**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 &amp; Disbursement

(Billion Rs.)

Place of Utilization	Place of Disbursement	Jul-Dec 2016		Jan-Jun 2016		Jul-Dec 2015	
		Amount	%age	Amount	%age	Amount	%age
<b>Punjab</b>	Punjab	3,405.94	94.97	3,206.04	95.87	2,572.87	91.71
	Sindh	140.05	3.90	109.29	3.27	205.42	7.32
	KPK	0.70	0.02	0.14	..	0.04	..
	Balochistan	0.00	..	0.01	..	-	-
	Islamabad	39.53	1.10	28.63	0.86	27.00	0.96
	AJK	0.16	..	0.01	..	-	-
<b>Punjab Total</b>		<b>3,586.38</b>	<b>100.00</b>	<b>3,344.11</b>	<b>100.00</b>	<b>2,805.33</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	51.89	1.21	65.58	1.70	60.08	1.77
	Sindh	4,224.95	98.48	3,794.60	98.20	3,334.59	98.12
	KPK	0.19	..	0.02	..	-	-
	Balochistan	0.01	..	..	..	-	-
	Islamabad	13.15	0.31	3.91	0.10	3.77	0.11
	AJK	0.02	..	..	..	..	..
<b>Sindh Total</b>		<b>4,290.21</b>	<b>100.00</b>	<b>3,864.10</b>	<b>100.00</b>	<b>3,398.45</b>	<b>100.00</b>
<b>KPK</b>	Punjab	8.13	8.97	10.29	10.74	10.50	14.54
	Sindh	25.53	28.18	23.89	24.92	23.37	32.37
	KPK	48.46	53.48	56.58	59.02	34.18	47.34
	Islamabad	8.31	9.17	4.98	5.19	4.15	5.75
	AJK	0.18	0.19	0.12	0.12	-	-
	<b>KPK Total</b>		<b>90.61</b>	<b>100.00</b>	<b>95.85</b>	<b>100.00</b>	<b>72.19</b>
<b>Balochistan</b>	Punjab	0.17	0.32	0.02	0.04	-	-
	Sindh	40.02	76.75	29.94	75.74	36.55	81.01
	KPK	-	-	..	..	-	-
	Balochistan	11.50	22.06	9.48	23.97	8.55	18.95
	Islamabad	0.45	0.87	0.10	0.24	0.02	0.04
	<b>Balochistan Total</b>		<b>52.15</b>	<b>100.00</b>	<b>39.53</b>	<b>100.00</b>	<b>45.12</b>
<b>Islamabad</b>	Punjab	26.69	4.44	12.48	1.88	44.94	7.89
	Sindh	25.53	4.25	50.91	7.69	56.28	9.88
	KPK	0.67	0.11	0.10	0.01	-	-
	Islamabad	548.06	91.20	598.97	90.42	468.43	82.23
	Gilgit-Baltistan	-	-	-	-	0.04	0.01
	AJK	0.02	..	..	..	-	-
<b>Islamabad Total</b>		<b>600.97</b>	<b>100.00</b>	<b>662.46</b>	<b>100.00</b>	<b>569.69</b>	<b>100.00</b>
<b>FATA</b>	Punjab	..	0.79	-	-	-	-
	KPK	-	-	..	0.46	-	-
	Islamabad	-	-	0.38	72.93	-	-
	FATA	0.06	99.21	0.14	26.61	0.07	100.00
<b>FATA Total</b>		<b>0.06</b>	<b>100.00</b>	<b>0.52</b>	<b>100.00</b>	<b>0.07</b>	<b>100.00</b>
<b>Gilgit-Baltistan</b>	Punjab	0.01	0.45	-	-	..	0.06
	Sindh	..	0.01	-	-	-	-
	KPK	..	0.02	-	-	-	-
	Islamabad	-	-	..	0.04	..	0.14
	Gilgit-Baltistan	2.40	99.52	6.53	99.96	2.17	99.80
	<b>Gilgit-Baltistan Total</b>		<b>2.41</b>	<b>100.00</b>	<b>6.53</b>	<b>100.00</b>	<b>2.17</b>
<b>AJK</b>	Punjab	2.45	22.39	0.46	4.24	1.48	14.37
	Sindh	0.14	1.31	0.05	0.49	0.11	1.12
	KPK	..	0.01	-	-	-	-
	Islamabad	0.26	2.40	0.74	6.77	0.05	0.44
	AJK	8.07	73.89	9.62	88.50	8.63	84.07
	<b>AJK Total</b>		<b>10.93</b>	<b>100.00</b>	<b>10.87</b>	<b>100.00</b>	<b>10.26</b>
<b>Grand Total</b>		<b>8,633.72</b>		<b>8,023.98</b>		<b>6,903.27</b>	

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