

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	
<b>Jan-Jun 2018</b>	Punjab	4,784.49	4,673.95	97.69	110.54	2.31	262.14	4,936.08	43.98	103.17
	Sindh	5,524.60	5,172.42	93.63	352.18	6.37	78.53	5,250.95	46.78	95.05
	KPK	86.31	86.06	99.72	0.24	0.28	25.25	111.31	0.99	128.97
	Balochistan	28.20	28.18	99.94	0.02	0.06	81.08	109.26	0.97	387.47
	Islamabad	782.95	735.65	93.96	47.29	6.04	62.52	798.18	7.11	101.95
	FATA	0.10	0.10	100.00	-	-	0.01	0.11	..	107.42
	Gilgit Baltistan	3.46	3.45	99.95	..	0.05	0.09	3.54	0.03	102.44
AJK	14.53	14.35	98.78	0.18	1.22	0.84	15.19	0.14	104.56	
<b>Total</b>		<b>11,224.63</b>	<b>10,714.18</b>	<b>95.45</b>	<b>510.46</b>	<b>4.55</b>	<b>510.46</b>	<b>11,224.63</b>	<b>100.00</b>	
<b>Jul-Dec 2017</b>	Punjab	4,125.20	4,008.77	97.18	116.44	2.82	199.16	4,207.92	42.98	102.01
	Sindh	4,919.76	4,648.32	94.48	271.44	5.52	85.68	4,734.00	48.36	96.22
	KPK	53.25	53.12	99.75	0.13	0.25	41.21	94.32	0.96	177.13
	Balochistan	10.19	10.16	99.74	0.03	0.26	61.04	71.20	0.73	698.81
	Islamabad	665.87	612.29	91.95	53.58	8.05	54.13	666.42	6.81	100.08
	FATA	0.15	0.15	100.00	-	-	..	0.15	..	103.15
	Gilgit Baltistan	3.42	3.42	99.94	..	0.06	0.01	3.44	0.04	100.34
AJK	11.59	11.45	98.83	0.14	1.17	0.52	11.98	0.12	103.35	
<b>Total</b>		<b>9,789.43</b>	<b>9,347.68</b>	<b>95.49</b>	<b>441.75</b>	<b>4.51</b>	<b>441.75</b>	<b>9,789.43</b>	<b>100.00</b>	
<b>Jan-Jun 2017</b>	Punjab	4,086.88	3,979.20	97.37	107.68	2.63	177.68	4,156.88	43.25	101.71
	Sindh	4,758.89	4,569.15	96.01	189.74	3.99	70.31	4,639.46	48.27	97.49
	KPK	44.87	44.14	98.37	0.73	1.63	43.09	87.23	0.91	194.39
	Balochistan	8.59	8.56	99.73	0.02	0.27	43.20	51.76	0.54	602.91
	Islamabad	697.98	603.07	86.40	94.91	13.60	55.81	658.88	6.86	94.40
	FATA	0.18	0.18	100.00	-	-	0.01	0.19	..	105.22
	Gilgit-Baltistan	3.11	3.11	99.91	..	0.09	0.01	3.11	0.03	100.11
AJK	11.02	10.69	97.04	0.33	2.96	3.31	14.01	0.15	127.11	
<b>Total</b>		<b>9,611.52</b>	<b>9,218.11</b>	<b>95.91</b>	<b>393.41</b>	<b>4.09</b>	<b>393.41</b>	<b>9,611.52</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	Jan-Jun 2018		Jul-Dec 2017		Jan-Jun 2017	
		Amount	%age	Amount	%age	Amount	%age
<b>Punjab</b>	Punjab	4,673.95	97.69	4,008.77	97.18	3,979.20	97.37
	Sindh	78.06	1.63	84.32	2.04	64.99	1.59
	KPK	4.39	0.09	4.56	0.11	4.59	0.11
	Balochistan	0.02	..	0.56	0.01	0.04	..
	Islamabad	27.20	0.57	26.50	0.64	34.88	0.85
	FATA	..	..	..	..	0.01	..
	Gilgit-Baltistan	0.08	..	0.01	..	..	..
	AJK	0.79	0.02	0.49	0.01	3.18	0.08
<b>Punjab Total</b>		<b>4,784.49</b>	<b>100.00</b>	<b>4,125.20</b>	<b>100.00</b>	<b>4,086.88</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	222.55	4.03	156.01	3.17	104.72	2.20
	Sindh	5,172.42	93.63	4,648.32	94.48	4,569.15	96.01
	KPK	13.42	0.24	27.32	0.56	21.17	0.44
	Balochistan	81.03	1.47	60.47	1.23	43.15	0.91
	Islamabad	35.14	0.64	27.61	0.56	20.68	0.43
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.03	..	0.02	..	0.03	..
<b>Sindh Total</b>		<b>5,524.60</b>	<b>100.00</b>	<b>4,919.76</b>	<b>100.00</b>	<b>4,758.89</b>	<b>100.00</b>
<b>KPK</b>	Punjab	0.06	0.07	0.09	0.18	0.46	1.04
	Sindh	..	..	0.01	0.02	0.02	0.04
	KPK	86.06	99.72	53.12	99.75	44.14	98.37
	Balochistan	..	..	..	..	..	..
	Islamabad	0.18	0.21	0.02	0.04	0.25	0.55
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	..	0.01	..	..
<b>KPK Total</b>		<b>86.31</b>	<b>100.00</b>	<b>53.25</b>	<b>100.00</b>	<b>44.87</b>	<b>100.00</b>
<b>Balochistan</b>	Punjab	0.01	0.03	0.01	0.14	0.01	0.13
	Sindh	..	0.02	0.01	0.08	0.01	0.12
	KPK	..	0.01	..	0.01	..	..
	Balochistan	28.18	99.94	10.16	99.74	8.56	99.73
	Islamabad	..	..	..	0.01	..	..
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	0.00	..	..
	AJK	..	..	..	..	..	..
<b>Balochistan Total</b>		<b>28.20</b>	<b>100.00</b>	<b>10.19</b>	<b>100.00</b>	<b>8.59</b>	<b>100.00</b>
<b>Islamabad</b>	Punjab	39.41	5.03	43.00	6.46	72.40	10.37
	Sindh	0.46	0.06	1.34	0.20	5.17	0.74
	KPK	7.37	0.94	9.23	1.39	17.22	2.47
	Balochistan	0.03	..	..	..	0.01	..
	Islamabad	735.65	93.96	612.29	91.95	603.07	86.40
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.02	..	..	..	0.11	0.02
<b>Islamabad Total</b>		<b>782.95</b>	<b>100.00</b>	<b>665.87</b>	<b>100.00</b>	<b>697.98</b>	<b>100.00</b>
<b>FATA</b>	Punjab	..	..	..	..	..	..
	Sindh	..	..	..	..	..	..
	KPK	..	..	..	..	..	..
	Balochistan	..	..	..	..	..	..
	Islamabad	..	..	..	..	..	..
	FATA	0.10	100.00	0.15	100.00	0.18	100.00
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	..	..	..	..
<b>FATA Total</b>		<b>0.10</b>	<b>100.00</b>	<b>0.15</b>	<b>100.00</b>	<b>0.18</b>	<b>100.00</b>
<b>Gilgit-Baltistan</b>	Punjab	..	0.02	..	0.04	..	0.05
	Sindh	..	0.01	..	0.01	..	..
	KPK	..	0.01	..	0.01	..	0.01
	Balochistan	..	..	..	..	..	..
	Islamabad	..	..	..	..	..	..
	FATA	..	..	..	..	..	0.02
	Gilgit-Baltistan	3.45	99.95	3.42	99.94	3.11	99.91
	AJK	..	..	..	0.01	..	0.01
<b>Gilgit-Baltistan Total</b>		<b>3.46</b>	<b>100.00</b>	<b>3.42</b>	<b>100.00</b>	<b>3.11</b>	<b>100.00</b>
<b>AJK</b>	Punjab	0.11	0.74	0.03	0.29	0.09	0.81
	Sindh	..	0.01	0.01	0.04	0.12	1.05
	KPK	0.07	0.45	0.09	0.78	0.11	1.04
	Balochistan	..	..	0.01	0.05	..	..
	Islamabad	..	0.01	..	0.01	0.01	0.05
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	0.01	..	..	..	..
	AJK	14.35	98.78	11.45	98.83	10.69	97.04
<b>AJK Total</b>		<b>14.53</b>	<b>100.00</b>	<b>11.59</b>	<b>100.00</b>	<b>11.02</b>	<b>100.00</b>
<b>Grand Total</b>		<b>11,224.63</b>		<b>9,789.43</b>		<b>9,611.52</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	Jan-Jun 2018		Jul-Dec 2017		Jan-Jun 2017	
		Amount	%age	Amount	%age	Amount	%age
<b>Punjab</b>	Punjab	4,673.95	94.69	4,008.77	95.27	3,979.20	95.73
	Sindh	222.55	4.51	156.01	3.71	104.72	2.52
	KPK	0.06	..	0.09	..	0.46	0.01
	Balochistan	0.01	..	0.01	..	0.01	..
	Islamabad	39.41	0.80	43.00	1.02	72.40	1.74
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.11	..	0.03	..	0.09	..
<b>Punjab Total</b>		<b>4,936.08</b>	<b>100.00</b>	<b>4,207.92</b>	<b>100.00</b>	<b>4,156.88</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	78.06	1.49	84.32	1.78	64.99	1.40
	Sindh	5,172.42	98.50	4,648.32	98.19	4,569.15	98.48
	KPK	..	..	0.01	..	0.02	..
	Balochistan	..	..	0.01	..	0.01	..
	Islamabad	0.46	0.01	1.34	0.03	5.17	0.11
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	0.01	..	0.12	..
<b>Sindh Total</b>		<b>5,250.95</b>	<b>100.00</b>	<b>4,734.00</b>	<b>100.00</b>	<b>4,639.46</b>	<b>100.00</b>
<b>KPK</b>	Punjab	4.39	3.94	4.56	4.84	4.59	5.26
	Sindh	13.42	12.06	27.32	28.97	21.17	24.27
	KPK	86.06	77.32	53.12	56.31	44.14	50.60
	Balochistan	..	..	..	..	..	..
	Islamabad	7.37	6.62	9.23	9.79	17.22	19.74
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.07	0.06	0.09	0.10	0.11	0.13
<b>KPK Total</b>		<b>111.31</b>	<b>100.00</b>	<b>94.32</b>	<b>100.00</b>	<b>87.23</b>	<b>100.00</b>
<b>Balochistan</b>	Punjab	0.02	0.02	0.56	0.78	0.04	0.08
	Sindh	81.03	74.16	60.47	84.93	43.15	83.36
	KPK	..	..	..	..	..	..
	Balochistan	28.18	25.79	10.16	14.27	8.56	16.54
	Islamabad	0.03	0.03	..	0.01	0.01	0.03
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	0.01	0.01	..	..
<b>Balochistan Total</b>		<b>109.26</b>	<b>100.00</b>	<b>71.20</b>	<b>100.00</b>	<b>51.76</b>	<b>100.00</b>
<b>Islamabad</b>	Punjab	27.20	3.41	26.50	3.98	34.88	5.29
	Sindh	35.14	4.40	27.61	4.14	20.68	3.14
	KPK	0.18	0.02	0.02	..	0.25	0.04
	Balochistan	..	..	..	..	..	..
	Islamabad	735.65	92.17	612.29	91.88	603.07	91.53
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	..	..	0.01	..
<b>Islamabad Total</b>		<b>798.18</b>	<b>100.00</b>	<b>666.42</b>	<b>100.00</b>	<b>658.88</b>	<b>100.00</b>
<b>FATA</b>	Punjab	..	3.03	..	0.52	0.01	3.06
	Sindh	..	0.95	..	1.50	..	-
	KPK	..	0.45	..	1.04	..	1.04
	Balochistan	..	-	..	-	..	0.21
	Islamabad	..	2.21	..	-	..	0.26
	FATA	0.10	93.09	0.15	96.94	0.18	95.04
	Gilgit-Baltistan	..	-	..	-	..	0.26
	AJK	..	0.27	..	-	..	0.13
<b>FATA Total</b>		<b>0.11</b>	<b>100.00</b>	<b>0.15</b>	<b>100.00</b>	<b>0.19</b>	<b>100.00</b>
<b>Gilgit-Baltistan</b>	Punjab	0.08	2.14	0.01	0.35	..	0.12
	Sindh	..	0.10	..	..	..	-
	KPK	..	0.03	..	0.02	..	-
	Balochistan	..	-	..	0.01	..	-
	Islamabad	..	0.10	..	0.03	..	0.08
	FATA	..	-	..	-	..	-
	Gilgit-Baltistan	3.45	97.57	3.42	99.60	3.11	99.80
	AJK	..	0.05	..	-	..	-
<b>Gilgit-Baltistan Total</b>		<b>3.54</b>	<b>100.00</b>	<b>3.44</b>	<b>100.00</b>	<b>3.11</b>	<b>100.00</b>
<b>AJK</b>	Punjab	0.79	5.22	0.49	4.11	3.18	22.69
	Sindh	0.03	0.18	0.02	0.21	0.03	0.20
	KPK	..	0.01	..	0.03	..	0.01
	Balochistan	..	0.01	..	-	..	..
	Islamabad	0.02	0.12	..	0.03	0.11	0.76
	FATA	-	-	..	-	..	-
	Gilgit-Baltistan	-	-	..	..	..	..
	AJK	14.35	94.47	11.45	95.62	10.69	76.35
<b>AJK Total</b>		<b>15.19</b>	<b>100.00</b>	<b>11.98</b>	<b>100.00</b>	<b>14.01</b>	<b>100.00</b>
<b>Grand Total</b>		<b>11,224.63</b>		<b>9,789.43</b>		<b>9,611.52</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.

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