

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 2021	Punjab	6,077.52	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	0.29	88.26	0.04	11.74	0.09	0.38	..	116.36
	Gilgit-Baltistan	5.97	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
AJK	19.08	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15	
Total		15,519.58	14,728.98	94.91	790.60	5.09	790.60	15,519.58	100.00	
Jul-Dec 2020	Punjab	5,476.55	5,296.47	96.71	180.08	3.29	361.76	5,658.23	37.94	103.32
	Sindh	8,259.14	7,879.41	95.40	379.72	4.60	151.27	8,030.68	53.85	97.23
	KPK	80.30	76.27	94.99	4.03	5.01	67.86	144.13	0.97	179.49
	Balochistan	13.76	13.51	98.22	0.25	1.78	72.66	86.17	0.58	626.35
	Islamabad	1,063.82	861.42	80.97	202.40	19.03	110.53	971.95	6.52	91.36
	FATA	0.14	0.13	96.08	0.01	3.92	0.09	0.22	..	162.04
	Gilgit-Baltistan	5.65	5.58	98.84	0.07	1.16	0.01	5.59	0.04	99.00
AJK	13.43	13.31	99.10	0.12	0.90	2.49	15.80	0.11	117.63	
Total		14,912.78	14,146.12	94.86	766.66	5.14	766.66	14,912.78	100.00	
Jan-Jun 2020	Punjab	5,342.05	5,137.20	96.17	204.84	3.83	266.01	5,403.22	38.24	101.15
	Sindh	7,894.49	7,585.05	96.08	309.44	3.92	205.25	7,790.30	55.13	98.68
	KPK	66.75	63.38	94.94	3.38	5.06	55.41	118.79	0.84	177.95
	Balochistan	9.65	9.41	97.44	0.25	2.56	76.82	86.23	0.61	893.24
	Islamabad	804.25	646.09	80.33	158.16	19.67	71.08	717.17	5.08	89.17
	FATA	0.08	0.06	77.21	0.02	22.79	0.06	0.12	..	159.13
	Gilgit-Baltistan	3.87	3.85	99.49	0.02	0.51	0.03	3.88	0.03	100.14
AJK	9.76	9.68	99.16	0.08	0.84	1.52	11.20	0.08	114.73	
Total		14,130.90	13,454.72	95.21	676.18	4.79	676.18	14,130.90	100.00	

Notes:

- Totals may differ due to rounding off.
- : 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 & Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Jan-Jun 2021		Jul-Dec 2020		Jan-Jun 2020	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	5,868.65	96.56	5,296.47	96.71	5,137.20	96.17
	Sindh	106.04	1.74	82.30	1.50	132.46	2.48
	KPK	8.31	0.14	8.35	0.15	19.30	0.36
	Balochistan	1.01	0.02	0.65	0.01	1.07	0.02
	Islamabad	91.95	1.51	87.43	1.60	51.11	0.96
	FATA	0.06	..	0.05	..	0.03	..
	Gilgit-Baltistan	0.01	..	..	..	0.02	..
	AJK	1.48	0.02	1.29	0.02	0.86	0.02
Punjab Total		6,077.52	100.00	5,476.55	100.00	5,342.05	100.00
Sindh	Punjab	235.33	2.89	248.54	3.01	195.25	2.47
	Sindh	7,795.79	95.90	7,879.41	95.40	7,585.05	96.08
	KPK	28.64	0.35	38.20	0.46	19.96	0.25
	Balochistan	48.90	0.60	71.65	0.87	75.62	0.96
	Islamabad	19.25	0.24	20.28	0.25	18.12	0.23
	FATA	-	-	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	1.43	0.02	1.04	0.01	0.49	0.01
Sindh Total		8,129.34	100.00	8,259.14	100.00	7,894.49	100.00
KPK	Punjab	0.80	0.97	0.60	0.75	0.84	1.25
	Sindh	0.73	0.88	0.64	0.80	0.72	1.08
	KPK	78.26	94.48	76.27	94.99	63.38	94.94
	Balochistan	0.01	0.01	..	0.01	..	..
	Islamabad	2.91	3.51	2.74	3.41	1.79	2.68
	FATA	0.02	0.03	0.03	0.04	0.03	0.04
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	0.10	0.12	0.01	0.01	..	..
KPK Total		82.83	100.00	80.30	100.00	66.75	100.00
Balochistan	Punjab	0.01	0.02	0.01	0.06	..	0.05
	Sindh	2.65	9.37	0.23	1.67	0.24	2.49
	KPK	-	-	..	0.03	..	0.01
	Balochistan	25.64	90.59	13.51	98.22	9.41	97.44
	Islamabad	..	0.01	..	0.03	-	-
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	..	..	..
Balochistan Total		28.30	100.00	13.76	100.00	9.65	100.00
Islamabad	Punjab	127.85	10.87	112.53	10.58	69.91	8.69
	Sindh	78.79	6.70	68.10	6.40	71.83	8.93
	KPK	33.21	2.82	21.29	2.00	16.13	2.01
	Balochistan	0.40	0.03	0.32	0.03	0.12	0.01
	Islamabad	935.73	79.55	861.42	80.97	646.09	80.33
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	0.01	..	..	..	..	..
	AJK	0.22	0.02	0.15	0.01	0.17	0.02
Islamabad Total		1,176.21	100.00	1,063.82	100.00	804.25	100.00
FATA	Punjab	-	-	-	-	-	-
	Sindh	-	-	-	-	-	-
	KPK	0.02	5.88	0.01	3.92	0.02	22.79
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	5.86	-	-	-	-
	FATA	0.29	88.26	0.13	96.08	0.06	77.21
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		0.33	100.00	0.14	100.00	0.08	100.00
Gilgit-Baltistan	Punjab	..	0.02	0.01	0.20	..	0.07
	Sindh	-	-	..	0.01	-	-
	KPK	0.01	0.10	-	-	..	0.01
	Balochistan	0.02	0.40	0.03	0.52	0.01	0.33
	Islamabad	0.23	3.91	0.02	0.38	..	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.71	95.57	5.58	98.84	3.85	99.49
	AJK	-	-	..	0.05	..	0.08
Gilgit-Baltistan Total		5.97	100.00	5.65	100.00	3.87	100.00
AJK	Punjab	0.04	0.20	0.07	0.52	0.01	0.10
	Sindh	..	0.01	..	0.01	..	0.01
	KPK	..	..	..	0.01	..	0.03
	Balochistan	-	-	-	-	-	-
	Islamabad	0.12	0.62	0.05	0.36	0.07	0.69
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	..	..	..	0.01
	AJK	18.92	99.17	13.31	99.10	9.68	99.16
AJK Total		19.08	100.00	13.43	100.00	9.76	100.00
Grand Total		15,519.58		14,912.78		14,130.90	

Notes:

1. Totals may differ due to rounding off.

2. - : 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 2021		Jul-Dec 2020		Jan-Jun 2020	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	5,868.65	94.16	5,296.47	93.61	5,137.20	95.08
	Sindh	235.33	3.78	248.54	4.39	195.25	3.61
	KPK	0.80	0.01	0.60	0.01	0.84	0.02
	Balochistan	0.01	..	0.01	..	..	..
	Islamabad	127.85	2.05	112.53	1.99	69.91	1.29
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	0.01	..	..	..
	AJK	0.04	..	0.07	..	0.01	..
Punjab Total		6,232.68	100.00	5,658.23	100.00	5,403.22	100.00
Sindh	Punjab	106.04	1.33	82.30	1.02	132.46	1.70
	Sindh	7,795.79	97.64	7,879.41	98.12	7,585.05	97.37
	KPK	0.73	0.01	0.64	0.01	0.72	0.01
	Balochistan	2.65	0.03	0.23	..	0.24	..
	Islamabad	78.79	0.99	68.10	0.85	71.83	0.92
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	..	..	..	..	..	..
Sindh Total		7,984.00	100.00	8,030.68	100.00	7,790.30	100.00
KPK	Punjab	8.31	5.60	8.35	5.79	19.30	16.25
	Sindh	28.64	19.30	38.20	26.50	19.96	16.80
	KPK	78.26	52.72	76.27	52.92	63.38	53.35
	Balochistan	-	-	..	..	..	..
	Islamabad	33.21	22.37	21.29	14.77	16.13	13.58
	FATA	0.02	0.01	0.01	..	0.02	0.01
	Gilgit-Baltistan	0.01	..	-	-	..	..
	AJK	..	..	..	..	..	..
KPK Total		148.45	100.00	144.13	100.00	118.79	100.00
Balochistan	Punjab	1.01	1.34	0.65	0.75	1.07	1.24
	Sindh	48.90	64.35	71.65	83.15	75.62	87.70
	KPK	0.01	0.02	..	0.00	..	..
	Balochistan	25.64	33.74	13.51	15.68	9.41	10.91
	Islamabad	0.40	0.53	0.32	0.38	0.12	0.14
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.02	0.03	0.03	0.03	0.01	0.02
	AJK	-	-	-	-	-	-
Balochistan Total		75.98	100.00	86.17	100.00	86.23	100.00
Islamabad	Punjab	91.95	8.76	87.43	9.00	51.11	7.13
	Sindh	19.25	1.83	20.28	2.09	18.12	2.53
	KPK	2.91	0.28	2.74	0.28	1.79	0.25
	Balochistan	..	..	..	..	-	-
	Islamabad	935.73	89.10	861.42	88.63	646.09	90.09
	FATA	0.02	..	-	-	-	-
	Gilgit-Baltistan	0.23	0.02	0.02	..	..	..
	AJK	0.12	0.01	0.05	0.00	0.07	0.01
Islamabad Total		1,050.20	100.00	971.95	100.00	717.17	100.00
FATA	Punjab	0.06	17.03	0.05	23.50	0.03	23.18
	Sindh	-	-	..	0.22	..	3.39
	KPK	0.02	6.16	0.03	15.39	0.03	24.40
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.96	..	1.59	..	0.43
	FATA	0.29	75.85	0.13	59.30	0.06	48.52
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	..	0.08
FATA Total		0.38	100.00	0.22	100.00	0.12	100.00
Gilgit-Baltistan	Punjab	0.01	0.09	..	0.08	0.02	0.45
	Sindh	..	0.03	..	0.03	..	0.12
	KPK	-	-	..	0.01	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.13	..	0.03	..	0.07
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.71	99.75	5.58	99.84	3.85	99.35
	AJK	-	-	..	0.01	..	0.02
Gilgit-Baltistan Total		5.72	100.00	5.59	100.00	3.88	100.00
AJK	Punjab	1.48	6.70	1.29	8.14	0.86	7.71
	Sindh	1.43	6.47	1.04	6.60	0.49	4.34
	KPK	0.10	0.43	0.01	0.06	..	0.01
	Balochistan	-	-	..	..	..	..
	Islamabad	0.22	1.01	0.15	0.94	0.17	1.48
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	0.02	..	0.03
	AJK	18.92	85.38	13.31	84.25	9.68	86.43
AJK Total		22.16	100.00	15.80	100.00	11.20	100.00
Grand Total		15,519.58		14,912.78		14,130.90	

Notes:

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- : Value is zero, .. : Amount is less than 5.0 million.

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