

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 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	Total	14,130.90	13,454.72	95.21	676.18	4.79	676.18	14,130.90	100.00	
Jul-Dec 2019	Punjab	5,835.10	5,620.48	96.32	214.62	3.68	287.73	5,908.21	38.53	101.25
	Sindh	8,505.87	8,158.47	95.92	347.41	4.08	213.98	8,372.45	54.60	98.43
	KPK	81.78	79.74	97.50	2.04	2.50	57.34	137.08	0.89	167.62
	Balochistan	12.37	12.15	98.20	0.22	1.80	74.42	86.57	0.56	699.69
	Islamabad	873.21	713.93	81.76	159.28	18.24	87.77	801.71	5.23	91.81
	FATA	0.10	0.09	86.82	0.01	13.18	0.02	0.11	..	110.09
	Gilgit Baltistan	5.24	5.23	99.80	0.01	0.20	0.10	5.33	0.03	101.70
	AJK	19.65	19.39	98.66	0.26	1.34	2.49	21.87	0.14	111.33
Total	Total	15,333.33	14,609.48	95.28	723.86	4.72	723.86	15,333.33	100.00	
Jan-Jun 2019	Punjab	5,542.77	5,156.52	93.03	386.25	6.97	750.14	5,906.65	42.12	106.57
	Sindh	7,564.96	6,727.07	88.92	837.89	11.08	422.66	7,149.73	50.99	94.51
	KPK	125.64	57.60	45.85	68.03	54.15	82.56	140.16	1.00	111.56
	Balochistan	14.02	13.77	98.22	0.25	1.78	92.57	106.34	0.76	758.30
	Islamabad	757.68	543.15	71.69	214.53	28.31	146.79	689.94	4.92	91.06
	FATA	0.11	0.10	90.13	0.01	9.87	0.02	0.12	..	112.09
	Gilgit-Baltistan	2.47	2.40	97.08	0.07	2.92	0.21	2.61	0.02	105.52
	AJK	15.44	14.69	95.15	0.75	4.85	12.83	27.52	0.20	178.25
Total	Total	14,023.08	12,515.30	89.25	1,507.78	10.75	1,507.78	14,023.08	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. Province/Region-wise Advances by place of Disbursement & Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Jan-Jun 2020		Jul-Dec 2019		Jan-Jun 2019	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	5,137.20	96.17	5,620.48	96.32	5,156.52	93.03
	Sindh	132.46	2.48	139.51	2.39	242.08	4.37
	KPK	19.30	0.36	15.05	0.26	29.29	0.53
	Balochistan	1.07	0.02	0.70	0.01	0.45	0.01
	Islamabad	51.11	0.96	58.93	1.01	105.90	1.91
	FATA	0.03	..	0.02	..	..	..
	Gilgit-Baltistan	0.02	..	0.09	..	0.05	..
	AJK	0.86	0.02	0.33	0.01	8.48	0.15
Punjab Total		5,342.05	100.00	5,835.10	100.00	5,542.77	100.00
Sindh	Punjab	195.25	2.47	217.34	2.56	657.07	8.69
	Sindh	7,585.05	96.08	8,158.47	95.92	6,727.07	88.92
	KPK	19.96	0.25	26.80	0.32	44.22	0.58
	Balochistan	75.62	0.96	73.43	0.86	91.69	1.21
	Islamabad	18.12	0.23	27.74	0.33	40.69	0.54
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	0.16	..
	AJK	0.49	0.01	2.10	0.02	4.05	0.05
Sindh Total		7,894.49	100.00	8,505.87	100.00	7,564.96	100.00
KPK	Punjab	0.84	1.25	0.63	0.77	5.19	4.13
	Sindh	0.72	1.08	0.34	0.42	62.54	49.78
	KPK	63.38	94.94	79.74	97.50	57.60	45.85
	Balochistan	..	..	..	..	..	..
	Islamabad	1.79	2.68	1.07	1.31	0.12	0.09
	FATA	0.03	0.04	..	..	0.02	0.02
	Gilgit-Baltistan	-	-	..	..	..	..
	AJK	..	..	..	..	0.16	0.13
KPK Total		66.75	100.00	81.78	100.00	125.64	100.00
Balochistan	Punjab	..	0.05	0.01	0.07	0.04	0.26
	Sindh	0.24	2.49	0.21	1.69	0.19	1.39
	KPK	..	0.01	..	0.02	..	0.02
	Balochistan	9.41	97.44	12.15	98.20	13.77	98.22
	Islamabad	-	-	..	..	0.02	0.12
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	..	0.01	-	-
Balochistan Total		9.65	100.00	12.37	100.00	14.02	100.00
Islamabad	Punjab	69.91	8.69	69.56	7.97	87.16	11.50
	Sindh	71.83	8.93	73.90	8.46	117.84	15.55
	KPK	16.13	2.01	15.45	1.77	8.96	1.18
	Balochistan	0.12	0.01	0.29	0.03	0.43	0.06
	Islamabad	646.09	80.33	713.93	81.76	543.15	71.69
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	..	..
	AJK	0.17	0.02	0.06	0.01	0.14	0.02
Islamabad Total		804.25	100.00	873.21	100.00	757.68	100.00
FATA	Punjab	-	-	-	-	-	-
	Sindh	-	-	-	-	-	-
	KPK	0.02	22.79	0.01	13.18	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	-	-	-	-
	FATA	0.06	77.21	0.09	86.82	0.11	100.00
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		0.08	100.00	0.10	100.00	0.11	100.00
Gilgit-Baltistan	Punjab	..	0.07	0.01	0.18	0.01	0.41
	Sindh	-	-	..	0.01	..	0.01
	KPK	..	0.01	..	0.01	0.01	0.59
	Balochistan	0.01	0.33	..	..	-	-
	Islamabad	..	0.01	-	-	0.05	1.91
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.85	99.49	5.23	99.80	2.40	97.08
	AJK	..	0.08	-	-	-	-
Gilgit-Baltistan Total		3.87	100.00	5.24	100.00	2.47	100.00
AJK	Punjab	0.01	0.10	0.19	0.95	0.67	4.35
	Sindh	..	0.01	0.02	0.08	0.01	0.08
	KPK	..	0.03	0.02	0.12	0.05	0.35
	Balochistan	-	-	..	..	-	-
	Islamabad	0.07	0.69	0.04	0.19	0.01	0.07
	FATA	..	..	-	-	-	-
	Gilgit-Baltistan	..	0.01	..	..	..	..
	AJK	9.68	99.16	19.39	98.66	14.69	95.15
AJK Total		9.76	100.00	19.65	100.00	15.44	100.00
Grand Total		14,130.90		15,333.33		14,023.08	

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 2020		Jul-Dec 2019		Jan-Jun 2019	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	5,137.20	95.08	5,620.48	95.13	5,156.52	87.30
	Sindh	195.25	3.61	217.34	3.68	657.07	11.12
	KPK	0.84	0.02	0.63	0.01	5.19	0.09
	Balochistan	..	..	0.01	..	0.04	..
	Islamabad	69.91	1.29	69.56	1.18	87.16	1.48
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	0.01	..	0.01	..
Punjab Total		5,403.22	100.00	5,908.21	100.00	5,906.65	100.00
Sindh	Punjab	132.46	1.70	139.51	1.67	242.08	3.39
	Sindh	7,585.05	97.37	8,158.47	97.44	6,727.07	94.09
	KPK	0.72	0.01	0.34	..	62.54	0.87
	Balochistan	0.24	..	0.21	..	0.19	..
	Islamabad	71.83	0.92	73.90	0.88	117.84	1.65
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
Sindh Total		7,790.30	100.00	8,372.45	100.00	7,149.73	100.00
KPK	Punjab	19.30	16.25	15.05	10.98	29.29	20.90
	Sindh	19.96	16.80	26.80	19.55	44.22	31.55
	KPK	63.38	53.35	79.74	58.17	57.60	41.10
	Balochistan	..	..	..	..	..	..
	Islamabad	16.13	13.58	15.45	11.27	8.96	6.40
	FATA	0.02	0.01	0.01	0.01	0.01	0.01
	Gilgit-Baltistan	..	..	..	..	0.01	0.01
KPK Total		118.79	100.00	137.08	100.00	140.16	100.00
Balochistan	Punjab	1.07	1.24	0.70	0.81	0.45	0.43
	Sindh	75.62	87.70	73.43	84.82	91.69	86.22
	KPK	..	..	..	..	..	..
	Balochistan	9.41	10.91	12.15	14.04	13.77	12.95
	Islamabad	0.12	0.14	0.29	0.34	0.43	0.40
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.01	0.02	..	..	-	-
Balochistan Total		86.23	100.00	86.57	100.00	106.34	100.00
Islamabad	Punjab	51.11	7.13	58.93	7.35	105.90	15.35
	Sindh	18.12	2.53	27.74	3.46	40.69	5.90
	KPK	1.79	0.25	1.07	0.13	0.12	0.02
	Balochistan	-	-	..	..	0.02	..
	Islamabad	646.09	90.09	713.93	89.05	543.15	78.72
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	0.05	0.01
Islamabad Total		717.17	100.00	801.71	100.00	689.94	100.00
FATA	Punjab	0.03	23.18	0.02	15.09	..	0.50
	Sindh	..	3.39	..	0.39	..	0.42
	KPK	0.03	24.40	..	1.84	0.02	17.07
	Balochistan	..	-	-	-	-	-
	Islamabad	..	0.43	..	3.82	..	1.61
	FATA	0.06	48.52	0.09	78.86	0.10	80.41
	Gilgit-Baltistan	..	-	-	-	-	-
FATA Total		0.12	100.00	0.11	100.00	0.12	100.00
Gilgit-Baltistan	Punjab	0.02	0.45	0.09	1.60	0.05	1.88
	Sindh	..	0.12	..	0.01	0.16	6.07
	KPK	-	-	..	0.02	..	0.03
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.07	0.01	0.22	..	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.85	99.35	5.23	98.13	2.40	92.00
Gilgit-Baltistan Total		3.88	100.00	5.33	100.00	2.61	100.00
AJK	Punjab	0.86	7.71	0.33	1.50	8.48	30.80
	Sindh	0.49	4.34	2.10	9.61	4.05	14.73
	KPK	..	0.01	..	..	0.16	0.59
	Balochistan	..	..	..	0.01	-	-
	Islamabad	0.17	1.48	0.06	0.26	0.14	0.51
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	0.03	-	-	-	-
AJK Total		11.20	100.00	21.87	100.00	27.52	100.00
Grand Total		14,130.90		15,333.33		14,023.08	

Notes:

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2. Totals may differ due to rounding off.
3. -: Value is zero, ..: Amount is less than 5.0 million.

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