

# **Loans to Textile & Readymade Garments Sectors**

**Loans to Textile & Readymade Garments Sectors-Gross Disbursement  
July-December 2020**

Million PKR

Sectors	Working Capital		Cost of Project Financing						Other Amount	Total Disbursement
	Other than EFS	Under EFS	Equity	Subordinated Loans TFC etc	Bank Borrowings -Fixed Investment					
					Land	Building	Machinery other than LTF-EOP	LTF-EOP		
1	2	3	4	5	6	7	8	9	(1 to 9)-(3+4)	
<b>A) Manufacture of textiles</b>	<b>1,507,909.3</b>	<b>318,010.6</b>	<b>180.4</b>	<b>150.0</b>	<b>0.0</b>	<b>0.0</b>	<b>76,599.1</b>	<b>49,134.3</b>	<b>36,093.9</b>	<b>1,987,747.3</b>
i. Preparation and spinning of textile fibres	658,021.2	48,067.1	35.0	0.0	0.0	0.0	33,721.8	15,973.2	10,201.6	765,984.9
1. Cotton	506,580.5	29,698.5	35.0	0.0	0.0	0.0	26,852.3	10,961.0	7,271.4	581,363.7
2. Woolen	1,693.7	0.0	0.0	0.0	0.0	0.0	0.0	18.0	0.0	1,711.8
3. Synthetic fibre	58,113.1	4,594.9	0.0	0.0	0.0	0.0	4,825.9	1,352.9	14.3	68,901.1
4. Others	91,633.9	13,773.7	0.0	0.0	0.0	0.0	2,043.6	3,641.3	2,915.8	114,008.3
ii. Weaving of textiles	256,335.6	70,016.4	58.3	0.0	0.0	0.0	21,780.5	10,050.7	8,778.5	366,961.7
1. Cotton	196,485.9	42,102.5	58.3	0.0	0.0	0.0	20,509.4	7,056.5	5,733.8	271,888.2
2. Woolen	997.0	659.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,656.9
3. Synthetic textile	3,163.9	2,243.8	0.0	0.0	0.0	0.0	35.9	482.5	4.0	5,930.1
4. Others	55,688.7	25,010.2	0.0	0.0	0.0	0.0	1,235.2	2,511.6	3,040.7	87,486.5
iii. Finishing of textiles	243,625.7	55,825.7	0.0	0.0	0.0	0.0	8,585.9	8,771.1	3,806.9	320,615.3
1. Cotton	192,038.1	33,811.9	0.0	0.0	0.0	0.0	6,450.1	7,084.4	2,764.6	242,149.0
2. Woolen	882.9	233.5	0.0	0.0	0.0	0.0	45.5	0.0	29.0	1,190.9
3. Synthetic textile	2,035.2	2,271.9	0.0	0.0	0.0	0.0	845.1	0.0	0.0	5,152.2
4. Others	48,669.6	19,508.4	0.0	0.0	0.0	0.0	1,245.2	1,686.8	1,013.3	72,123.3
iv. Manufacture of knitted and crocheted fabrics	13,287.7	20,901.6	0.0	0.0	0.0	0.0	2,204.2	963.8	316.4	37,673.6
v. Manufacture of made-up textile articles, except apparel	175,139.6	73,830.9	10.1	150.0	0.0	0.0	7,064.5	6,021.5	6,365.8	268,422.4
a. Manufacture of bed wear	46,971.8	17,585.3	0.0	0.0	0.0	0.0	1,074.1	4,541.8	3,492.5	73,665.5
b. Manufacture of other made up textile articles	128,167.8	56,245.6	10.1	150.0	0.0	0.0	5,990.4	1,479.7	2,873.3	194,756.8
vi. Manufacture of carpets and rugs	1,809.4	1,363.3	0.0	0.0	0.0	0.0	460.6	17.0	0.0	3,650.2
vii. Manufacture of other textiles n.e.c.	159,690.0	48,005.7	77.0	0.0	0.0	0.0	2,781.6	7,337.1	6,624.8	224,439.1
<b>B) Manufacture of wearing apparel</b>	<b>110,328.8</b>	<b>78,682.9</b>	<b>125.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7,900.4</b>	<b>6,907.7</b>	<b>4,096.6</b>	<b>207,916.5</b>
i. Manufacture of wearing apparel,	21,099.2	10,661.5	30.0	0.0	0.0	0.0	761.0	1,735.2	2,267.3	36,524.3
ii. Manufacture of Ready made garments	80,583.9	60,041.6	95.7	0.0	0.0	0.0	6,915.2	4,890.7	1,332.4	153,763.9
iii. Manufacture of articles of fur	6,851.4	1,132.9	0.0	0.0	0.0	0.0	120.0	51.8	51.5	8,207.7
iv. Manufacture of knitted and crocheted apparel	1,794.3	6,846.8	0.0	0.0	0.0	0.0	104.2	230.0	445.3	9,420.7
<b>Total A+B</b>	<b>1,618,238.1</b>	<b>396,693.6</b>	<b>306.1</b>	<b>150.0</b>	<b>0.0</b>	<b>0.0</b>	<b>84,499.5</b>	<b>56,042.0</b>	<b>40,190.6</b>	<b>2,195,663.8</b>

\* The data is reported on ISIC Rev.4.0 categorization.

**Definitions/Explanations:**

- Gross Disbursement:** Amount disbursed during the period (1st January to 30th June 2020)
- Under EFS:** Finance provided under SBP's Export Finance Scheme (EFS) / Islamic Export Finance Scheme (IERS) for Working Capital during the period.
- Other than EFS:** Finance provided to textile sector (other than SBP's EFS /IERS) for working capital during the period.
- Equity:** The amount of equity injected by the borrower in the total cost of project during the period.
- Subordinated Loans TFC:** The finance raised by the borrower as sub-ordinated loan through TFC etc for the project during the period.
- Land:** This includes Financing from Banks to acquire land for business purpose during the period.
- Building:** This includes Financing from Banks to construct/acquire Building (s) during the period.
- LTFE:** This includes Financing availed from Banks against Machinery under SBP's Long Terms Refinancing Schemes (i.e.LTFE/LTF-EOP etc.) during the period.
- Machinery other than LTFE:** This includes Financing from Banks against machinery other than SBP's Long Term Refinance Schemes during the period.
- Others:** Financing Provided by Banks other than working capital and Fixed Investment during the period if any.

ALL BANKS/DFIS

**Over all**  
**Loans to Textile & Readymade Garments Sectors-Outstanding Position**  
**December 2020**

Million PKR

Sectors	Working Capital		Cost of Project Financing						Others	Total Outstanding (1 to 9)-(3+4)
	Other than EFS	Under EFS	Equity	Subordinated Loans TFC etc	Bank Borrowings -Fixed Investment					
					Land	Building	Machinery other than LTF- EOP	LTF-EOP		
1	2	3	4	5	6	7	8	9		
<b>A) Manufacture of textiles</b>	<b>572,378.5</b>	<b>297,886.6</b>	<b>669,780.1</b>	<b>3,828.3</b>	<b>1,700.0</b>	<b>1,000.0</b>	<b>131,269.5</b>	<b>193,541.3</b>	<b>22,121.4</b>	<b>1,219,897.4</b>
i. Preparation and spinning of textile fibres	265,173.2	54,050.1	245,692.5	678.6	1,700.0	1,000.0	64,130.9	61,986.1	7,073.7	455,114.0
1. Cotton	200,662.8	40,775.2	116,103.1	678.6	1,700.0	1,000.0	46,851.3	51,591.5	5,882.8	348,463.5
2. Woolen	2,096.6	0.0	39.2	0.0	0.0	0.0	111.8	264.6	0.0	2,472.9
3. Synthetic fibre	13,051.3	3,310.3	51,657.9	0.0	0.0	0.0	8,242.6	2,642.7	306.1	27,552.9
4. Others	49,362.6	9,964.5	77,892.3	0.0	0.0	0.0	8,925.3	7,487.3	884.9	76,624.6
ii. Weaving of textiles	82,188.1	63,645.6	56,590.0	24.2	0.0	0.0	29,263.2	48,162.2	6,409.9	229,669.0
1. Cotton	56,008.5	43,635.7	45,146.2	24.2	0.0	0.0	18,943.8	36,918.3	4,215.3	159,721.6
2. Woolen	591.6	360.0	25.8	0.0	0.0	0.0	1.2	0.0	0.0	952.8
3. Synthetic textile	2,974.7	2,320.0	327.1	0.0	0.0	0.0	61.6	3,991.2	0.0	9,347.5
4. Others	22,613.3	17,330.0	11,091.0	0.0	0.0	0.0	10,256.6	7,252.7	2,194.6	59,647.0
iii. Finishing of textiles	88,758.3	57,071.5	149,573.8	2,084.7	0.0	0.0	16,285.0	36,710.3	2,431.1	201,256.2
1. Cotton	59,173.2	34,274.4	97,049.3	1,685.7	0.0	0.0	11,021.7	27,030.7	1,189.2	132,689.2
2. Woolen	483.6	180.0	39.6	0.0	0.0	0.0	41.7	0.0	25.5	730.8
3. Synthetic textile	2,107.9	2,134.6	0.0	0.0	0.0	0.0	1,994.6	0.0	0.0	6,237.1
4. Others	26,993.5	20,482.5	52,484.8	399.0	0.0	0.0	3,227.0	9,679.6	1,216.4	61,599.1
iv. Manufacture of knitted and crocheted fabrics	7,978.3	21,476.0	23,884.3	0.0	0.0	0.0	3,525.0	4,006.6	117.7	37,103.6
v. Manufacture of made-up textile articles, except apparel	82,948.5	62,260.8	100,924.9	150.0	0.0	0.0	10,312.1	25,362.2	3,733.2	184,616.9
a. Manufacture of bed wear	24,899.6	16,756.9	0.0	0.0	0.0	0.0	759.3	12,261.9	1,750.2	56,427.8
b. Manufacture of other made up textile articles	58,048.9	45,504.0	100,924.9	150.0	0.0	0.0	9,552.9	13,100.4	1,983.1	128,189.2
vi. Manufacture of carpets and rugs	890.1	787.3	5,834.2	0.0	0.0	0.0	772.1	29.8	0.0	2,479.2
vii. Manufacture of other textiles n.e.c.	44,442.0	38,595.3	87,280.5	890.8	0.0	0.0	6,981.2	17,284.0	2,355.7	109,658.3
<b>B) Manufacture of wearing apparel</b>	<b>48,593.0</b>	<b>72,390.7</b>	<b>118,250.4</b>	<b>188.0</b>	<b>0.0</b>	<b>0.0</b>	<b>13,472.8</b>	<b>22,171.1</b>	<b>2,020.6</b>	<b>158,648.2</b>
i. Manufacture of wearing apparel,	9,613.8	9,218.7	26,126.2	0.0	0.0	0.0	3,781.3	7,651.7	1,217.1	31,482.6
ii. Manufacture of Ready made garments	34,838.0	55,813.1	92,124.0	188.0	0.0	0.0	7,642.3	13,680.8	548.4	112,522.5
iii. Manufacture of articles of fur	3,121.0	990.8	0.2	0.0	0.0	0.0	811.0	50.4	10.3	4,983.4
iv. Manufacture of knitted and crocheted apparel	1,020.2	6,368.1	0.0	0.0	0.0	0.0	1,238.2	788.3	244.9	9,659.7
<b>Total A+B</b>	<b>620,971.5</b>	<b>370,277.4</b>	<b>788,030.5</b>	<b>4,016.3</b>	<b>1,700.0</b>	<b>1,000.0</b>	<b>144,742.3</b>	<b>215,712.4</b>	<b>24,142.1</b>	<b>1,378,545.6</b>

\* The data is reported on ISIC Rev.4.0 categorization.

**Definitions/Explanations:**

1. Stock: Principal Outstanding Amount as on 30th January, 2020.
2. Under EFS: Outstanding position of finance provided under SBP's Export Finance Scheme (EFS) / Islamic Export Finance Scheme (IERS) for Working Capital.
3. Other than EFS: Outstanding position of finance provided to textile sector (other than SBP's EFS / IERS) for working capital.
4. Equity: The amount of equity injected by the borrower in the total cost of project.
5. Subordinated Loans TFC: The finance raised by the borrower as sub-ordinated loan through TFC etc for the project.
6. Land: This includes Financing from Banks to acquire land for business purpose.
7. Building: This includes Financing from Banks to construct/acquire Building (s).
8. LTF-EOP: This includes Financing from Banks against Machinery under SBP's Long Terms Refinancing Schemes (i.e. LTF / LTF-Export Oriented Project etc.)
9. Machinery other than LTF: This includes Financing from Bank against machinery other than SBP's Long Term Refinancing Schemes
10. Others: Finance Provided by Banks other than working capital and Fixed Investment if any.

ALL BANKS/DFIs

