

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

## ALL BANKS

### 9.1 Loans to Textile & Readymade Garments Sectors-Gross Disbursement July-December 2021

(Million Rupees)

Sectors	Working Capital		Cost of Project Financing							Other Amount	Total Disbursement
	Other than EFS	Under EFS	Equity	Subordinated Loans TFC etc	Land	Bank Financings - Fixed Investment	Machinery other than LTF-EOP	LTF-EOP			
	1	2	3	4	5	6	7	8	9	10	
<b>A) Manufacture of textiles</b>	<b>2,209,102.1</b>	<b>421,966.3</b>	<b>200.7</b>	<b>0.0</b>	<b>0.0</b>	<b>1,268.0</b>	<b>103,467.1</b>	<b>75,539.0</b>	<b>57,437.3</b>	<b>2,866,779.9</b>	
i. Preparation and spinning of textile fibres	909,550.3	96,284.6	0.0	0.0	0.0	1,018.0	36,548.9	18,665.9	14,655.1	1,076,722.8	
1. Cotton	705,827.8	73,857.6				1,018.0	29,280.4	10,248.7	9,581.1	829,813.6	
2. Woolen	5,218.6	1.8					200.0	32.4		5,452.8	
3. Synthetic fibre	90,573.0	4,160.6					1,649.7	1,941.5	110.6	98,435.4	
4. Others	107,930.9	18,264.5					5,418.9	6,443.4	4,965.3	143,021.0	
ii. Weaving of textiles	363,982.0	92,055.1	58.3	0.0	0.0	0.0	28,964.2	19,204.1	12,884.8	517,090.1	
1. Cotton	263,839.0	56,739.7	58.3	0.0			25,741.7	14,634.2	9,443.7	370,398.3	
2. Woolen	1,245.3	412.4								1,657.6	
3. Synthetic textile	11,426.4	2,833.4					1,194.9	627.9	61.3	16,143.8	
4. Others	87,471.3	32,069.7					2,027.5	3,942.1	3,379.8	128,890.4	
iii. Finishing of textiles	393,029.5	76,842.0	0.0	0.0	0.0	250.0	13,093.5	16,390.9	8,379.9	507,885.8	
1. Cotton	297,170.8	50,239.4				250.0	8,772.8	10,584.8	3,265.6	370,283.4	
2. Woolen	1,251.7	180.0					8.0		235.5	1,675.1	
3. Synthetic textile	6,081.6	2,256.5					1,389.2	65.0	2,428.6	12,220.9	
4. Others	88,525.3	24,166.2					2,923.5	5,641.2	2,450.3	123,706.4	
iv. Manufacture of knitted and crocheted fabrics	52,984.0	25,731.9					1,128.9	859.5	950.9	81,655.1	
v. Manufacture of made-up textile articles, except apparel	249,617.4	76,510.7	10.1	0.0	0.0	0.0	11,973.1	9,329.2	12,729.4	366,159.7	
a. Manufacture of bed wear	57,344.4	17,544.0					206.8	5,572.1	6,960.2	87,627.5	
b. Manufacture of other made up textile articles	192,273.0	58,966.6	10.1	0.0			11,766.4	3,757.1	5,769.2	272,532.3	
vi. Manufacture of carpets and rugs	2,619.5	685.3	65.0	0.0			567.3			3,872.1	
vii. Manufacture of other textiles n.e.c.	237,319.6	53,856.8	67.2	0.0			11,191.2	11,189.3	7,837.3	321,394.2	
<b>B) Manufacture of wearing apparel</b>	<b>165,251.5</b>	<b>79,697.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>14,264.2</b>	<b>6,610.7</b>	<b>10,466.2</b>	<b>276,289.9</b>	
i. Manufacture of wearing apparel	27,678.1	15,021.4					3,297.9	2,13.9	3,593.0	49,804.2	
ii. Manufacture of Ready-made garments	126,931.4	55,572.0					10,365.7	6,362.5	4,579.1	203,810.7	
iii. Manufacture of articles of fur	6,007.5	1,040.9					149.0		200.8	7,398.3	
iv. Manufacture of knitted and crocheted apparel	4,634.5	8,063.0					451.6	34.3	2,093.3	15,276.7	
<b>Total A+B</b>	<b>2,374,353.7</b>	<b>501,663.6</b>	<b>200.7</b>	<b>0.0</b>	<b>0.0</b>	<b>1,268.0</b>	<b>117,731.3</b>	<b>82,149.7</b>	<b>67,903.5</b>	<b>3,145,069.8</b>	

9.1.1 Loans to Textile & Readymade Garments Sectors-Gross  
Disbursement July-December 2021

(Million Rupees)

Sectors	Working Capital		Equity	Subordinated Loans TFC etc	Bank Financings - Fixed Investment				Other Amount	Total Disbursement
	Other than EFS	Under EFS			Land	Building	Machinery other than LTF-EOP	LTF-EOP		
	1	2	3	4	5	6	7	8	9	10
<b>A) Manufacture of textiles</b>										
i. Preparation and spinning of textile fibres	4000.0	0.0	0.0	0.0	0.0	0.0	2,002.0	587.6	85.2	3,074.8
1. Cotton	0.0	0.0	0.0	0.0	0.0	0.0	622.8	556.0	0.0	1,178.8
2. Woolen	0.0	0.0	0.0	0.0	0.0	0.0	19.1	0.0	0.0	19.1
3. Synthetic fibre	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Others	0.0	0.0	0.0	0.0	0.0	0.0	603.7	556.0	0.0	1,159.7
ii. Weaving of textiles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	85.2	85.2
1. Cotton	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Woolen	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Synthetic textile	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
iii. Finishing of textiles	4000.0	0.0	0.0	0.0	0.0	0.0	1,209.3	0.0	85.2	85.2
1. Cotton	0.0	0.0	0.0	0.0	0.0	0.0	1,209.3	0.0	0.0	1,609.3
2. Woolen	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,209.3
3. Synthetic textile	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Others	4000.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4000.0
iv. Manufacture of knitted and crocheted fabrics	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
v. Manufacture of made-up textile articles, except apparel	0.0	0.0	0.0	0.0	0.0	0.0	155.0	31.7	0.0	186.7
a. Manufacture of bed wear	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Manufacture of other made up textile articles	0.0	0.0	0.0	0.0	0.0	0.0	155.0	31.7	0.0	186.7
vi. Manufacture of carpets and rugs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
vii. Manufacture of other textiles n.e.c.	0.0	0.0	0.0	0.0	0.0	0.0	14.8	0.0	0.0	14.8
<b>B) Manufacture of wearing apparel</b>	0.0	0.0	0.0	0.0	0.0	0.0	29.7	205.8	0.0	235.6
i. Manufacture of wearing apparel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.0	0.0	17.0
ii. Manufacture of Ready-made garments	0.0	0.0	0.0	0.0	0.0	0.0	29.7	188.8	0.0	218.6
iii. Manufacture of articles of fur	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
iv. Manufacture of knitted and crocheted apparel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total A+B</b>	<b>4000.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2,031.7</b>	<b>793.5</b>	<b>85.2</b>	<b>3,310.4</b>

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**9.2 Loans to Textile & Readymade Garments Sectors-Outstanding**  
**Position December 2021**

(Million Rupees)

Sectors	Working Capital		Cost of Project Financing							Others	Total Outstanding	
	Other than EFS	Under EFS	Equity	Subordinated Loans TFC etc	Bank Financings - Fixed Investment				Machinery other than LTF- EOP			LTF-EOP
					Land	Building						
	1	2	3	4	5	6	7	8	9	10		
<b>A) Manufacture of textiles</b>	<b>745,784.3</b>	<b>366,748.1</b>	<b>658,656.9</b>	<b>2,039.1</b>	<b>1,800.0</b>	<b>3,118.0</b>	<b>151,124.3</b>	<b>273,278.1</b>	<b>29,108.6</b>	<b>1,570,961.5</b>		
i. Preparation and spinning of textile fibres	304,017.8	66,535.6	225,919.1	42.5	1,800.0	2,368.0	58,241.7	82,920.0	7,871.6	523,754.6		
1. Cotton	234,067.0	49,597.6	113,153.2	42.5	1,800.0	2,368.0	44,039.9	61,118.0	5,570.1	398,560.6		
2. Woolen	2,349.0	129.1					216.3	1,516.0		4,210.3		
3. Synthetic fibre	15,141.8	3,260.6	40,126.0				3,131.5	6,512.3	276.0	28,322.3		
4. Others	52,459.9	13,548.3	72,639.9				10,854.0	13,773.8	2,025.4	92,661.4		
ii. Weaving of textiles	116,565.3	94,447.8	45,875.1	24.2	0.0	0.0	37,404.9	61,074.4	6,705.7	316,498.0		
1. Cotton	84,991.9	56,110.7	40,197.2	24.2			26,203.0	47,037.6	4,507.5	218,850.6		
2. Woolen	538.1	376.2	25.8				0.0			934.3		
3. Synthetic textile	4,857.9	1,988.2	327.1				1,248.1	3,798.5	43.2	11,955.9		
4. Others	26,157.4	36,272.7	5,325.0				9,953.8	10,238.3	2,155.0	84,777.1		
iii. Finishing of textiles	146,308.0	67,558.2	146,949.3	1,506.6	0.0	750.0	22,665.3	58,873.9	3,368.5	299,523.9		
1. Cotton	102,848.0	44,018.2	109,141.2	1,506.6		250.0	15,752.6	39,469.3	1,575.9	203,913.9		
2. Woolen	416.6	180.0	39.6				34.9	65.0	31.5	663.1		
3. Synthetic textile	2,228.8	2,113.8	37,768.5				2,946.6	332.4	332.4	7,686.5		
4. Others	40,814.7	21,246.2	37,768.5			500.0	3,931.1	19,339.6	1,428.8	87,260.4		
iv. Manufacture of knitted and crocheted fabrics	14,671.0	26,300.8	51,044.8				3,951.7	4,965.5	436.5	50,325.4		
v. Manufacture of made-up textile articles, except apparel	102,223.0	67,214.2	112,511.3	0.0	0.0	0.0	15,890.6	34,519.7	6,102.9	225,950.4		
a. Manufacture of bed wear	23,218.4	15,481.0	61.0				381.0	16,809.2	2,773.8	58,663.3		
b. Manufacture of other made up textile articles	79,004.7	51,733.1	112,450.3				15,509.7	17,710.5	3,329.1	167,287.1		
vi. Manufacture of carpets and rugs	647.5	484.5					947.0	60.3		2,139.3		
vii. Manufacture of other textiles n.e.c.	61,351.8	43,907.1	76,357.3	465.8			12,023.1	30,864.3	4,623.6	152,769.8		
<b>B) Manufacture of wearing apparel</b>	<b>64,033.3</b>	<b>82,694.3</b>	<b>116,439.6</b>	<b>188.0</b>	<b>0.0</b>	<b>0.0</b>	<b>18,833.5</b>	<b>27,720.8</b>	<b>4,775.4</b>	<b>198,057.4</b>		
i. Manufacture of wearing apparel	11,741.3	13,332.3	23,986.2				6,135.4	5,433.1	1,531.4	38,173.5		
ii. Manufacture of Ready made garments	46,950.9	61,103.5	92,453.4	188.0			10,880.6	21,427.5	2,201.7	142,564.2		
iii. Manufacture of articles of fur	3,222.2	1,012.5	0.0				588.0	51.2	90.4	4,964.3		
iv. Manufacture of knitted and crocheted apparel	2,118.9	7,246.0					1,229.6	809.0	951.9	12,355.4		
<b>Total A+B</b>	<b>809,817.7</b>	<b>449,442.4</b>	<b>775,096.5</b>	<b>2,227.1</b>	<b>1,800.0</b>	<b>3,118.0</b>	<b>169,957.8</b>	<b>306,998.9</b>	<b>33,884.1</b>	<b>1,769,018.8</b>		

**ALL BANKS**

**9.2.1 Loans to Textile & Readymade Garments Sectors-Outstanding**  
**Position December 2021**

(Million Rupees)

Sectors	Working Capital		Cost of Project Financing								Total Outstanding
	Other than EFS	Under EFS	Equity	Sub originated Loans TFC etc	Bank Financings - Fixed Investment				Others		
					Land	Building	Machinery other than LTF- EOP	LTF-EOP			
	1	2	3	4	5	6	7	8	9	10	
<b>A) Manufacture of textiles</b>											
1. Preparation and spinning of textile fibres	625.0	0.0	0.0	343.1	0.0	0.0	7,389.4	11,796.9	1,014.1	20,825.3	
1. Cotton	225.0	0.0	0.0	67.5	0.0	0.0	3,640.4	1,266.2	93.0	5,224.6	
2. Woolen	25.0	0.0	0.0	67.5	0.0	0.0	2,692.1	197.9	0.0	2,915.0	
3. Synthetic fibre	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4. Others	0.0	0.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	50.0	
ii. Weaving of textiles	200.0	0.0	0.0	0.0	0.0	0.0	898.4	1,068.2	93.0	2,259.6	
1. Cotton	0.0	0.0	0.0	0.0	0.0	0.0	729.7	1,859.5	524.6	3,113.8	
2. Woolen	0.0	0.0	0.0	0.0	0.0	0.0	491.4	1,151.3	0.0	1,642.7	
3. Synthetic textile	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4. Others	0.0	0.0	0.0	0.0	0.0	0.0	238.3	708.2	524.6	1,471.1	
iii. Finishing of textiles	400.0	0.0	0.0	275.6	0.0	0.0	2,071.6	3,997.9	331.9	6,801.4	
1. Cotton	0.0	0.0	0.0	275.6	0.0	0.0	1,810.1	1,389.8	0.0	3,199.9	
2. Woolen	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3. Synthetic textile	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
4. Others	400.0	0.0	0.0	0.0	0.0	0.0	261.4	2,608.2	331.9	3,601.5	
iv. Manufacture of knitted and crocheted fabrics	0.0	0.0	0.0	0.0	0.0	0.0	127.5	0.0	0.0	127.5	
v. Manufacture of made-up textile articles, except apparel	0.0	0.0	0.0	0.0	0.0	0.0	155.4	4,673.3	0.0	4,828.6	
a. Manufacture of bed wear	0.0	0.0	0.0	0.0	0.0	0.0	0.0	746.0	0.0	746.0	
b. Manufacture of other made up textile articles	0.0	0.0	0.0	0.0	0.0	0.0	155.4	3,927.3	0.0	4,082.7	
vi. Manufacture of carpets and rugs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
vii. Manufacture of other textiles n.e.c.	0.0	0.0	0.0	0.0	0.0	0.0	64.8	0.0	64.4	79.2	
<b>B) Manufacture of wearing apparel</b>											
i. Manufacture of wearing apparel	200.0	0.0	0.0	0.0	0.0	0.0	291.7	1,853.9	0.0	2,345.6	
ii. Manufacture of Ready made garments	0.0	0.0	0.0	0.0	0.0	0.0	82.8	511.7	0.0	594.5	
iii. Manufacture of articles of fur	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
iv. Manufacture of knitted and crocheted apparel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Total A+B</b>	<b>825.0</b>	<b>0.0</b>	<b>0.0</b>	<b>343.1</b>	<b>0.0</b>	<b>0.0</b>	<b>7,763.8</b>	<b>14,162.5</b>	<b>1,014.1</b>	<b>23,765.3</b>	

