

Loans to Textile & Readymade Garments Sectors

Loans to Textile & Readymade Garments Sectors-Gross Disbursement January-June 2020

Million PKR

Sectors	Working Capital		Cost of Project Financing						Other Amount	Total Disbursement
			Equity	Sub ordinated Loans TFC etc	Bank Borrowings -Fixed Investment					
	Other than EFS	Under EFS			Land	Building	Machinery other than LTF-EOP	LTF-EOP		
	1	2	3	4	5	6	7	8	9	(1 to 9)-(3+4)
A) Manufacture of textiles	1,455,473.2	247,623.4	87.3	0.0	0.0	0.0	82,670.8	32,877.5	31,241.8	1,849,886.6
i. Preparation and spinning of textile fibres	682,658.3	44,558.3	35.0	0.0	0.0	0.0	37,535.3	10,699.0	13,029.3	788,480.3
1. Cotton	515,241.2	26,503.8	35.0	0.0	0.0	0.0	29,453.5	9,281.8	10,176.7	590,656.9
2. Woolen	1,038.1	0.0	0.0	0.0	0.0	0.0	0.0	10.2	18.2	1,066.4
3. Synthetic fibre	67,454.4	3,297.3	0.0	0.0	0.0	0.0	3,865.2	787.6	0.8	75,405.3
4. Others	98,924.7	14,757.2	0.0	0.0	0.0	0.0	4,216.6	619.5	2,833.6	121,351.7
ii. Weaving of textiles	233,993.7	52,764.3	0.0	0.0	0.0	0.0	23,641.9	6,708.9	7,177.9	324,286.7
1. Cotton	191,418.6	33,727.8	0.0	0.0	0.0	0.0	19,541.2	5,008.2	5,739.4	255,435.2
2. Woolen	518.0	543.6	0.0	0.0	0.0	0.0	0.0	0.0	9.6	1,071.2
3. Synthetic textile	3,935.6	1,610.3	0.0	0.0	0.0	0.0	0.0	138.9	93.8	5,778.5
4. Others	38,121.5	16,882.7	0.0	0.0	0.0	0.0	4,100.7	1,561.8	1,335.2	62,001.9
iii. Finishing of textiles	246,197.0	44,331.7	0.0	0.0	0.0	0.0	9,741.2	8,005.7	3,239.1	311,514.7
1. Cotton	180,703.9	27,508.3	0.0	0.0	0.0	0.0	8,952.1	6,748.9	2,768.2	226,681.5
2. Woolen	246.9	181.7	0.0	0.0	0.0	0.0	0.0	0.0	123.2	551.8
3. Synthetic textile	7,007.4	2,148.4	0.0	0.0	0.0	0.0	352.3	0.0	0.0	9,508.1
4. Others	58,238.8	14,493.3	0.0	0.0	0.0	0.0	436.8	1,256.7	347.7	74,773.3
iv. Manufacture of knitted and crocheted fabrics	20,839.7	17,854.1	0.0	0.0	0.0	0.0	1,300.6	1,791.8	25.5	41,811.7
v. Manufacture of made-up textile articles, except apparel	140,743.4	53,726.5	0.0	0.0	0.0	0.0	8,232.8	3,925.7	4,199.8	210,828.2
a. Manufacture of bed wear	38,065.4	14,486.9	0.0	0.0	0.0	0.0	2,258.6	1,464.8	2,493.6	58,769.2
b. Manufacture of other made up textile articles	102,678.0	39,239.6	0.0	0.0	0.0	0.0	5,974.2	2,460.9	1,706.2	152,059.0
vi. Manufacture of carpets and rugs	2,962.3	1,102.3	2.3	0.0	0.0	0.0	63.5	12.8	0.0	4,140.8
vii. Manufacture of other textiles n.e.c.	128,078.8	33,286.2	50.0	0.0	0.0	0.0	2,155.4	1,733.5	3,570.2	168,824.2
B) Manufacture of wearing apparel	111,247.5	67,257.8	51.1	0.0	0.0	0.0	9,580.8	3,343.8	4,031.4	195,461.3
i. Manufacture of wearing apparel,	22,877.9	8,832.2	23.7	0.0	0.0	0.0	537.1	564.2	1,225.7	34,037.1
ii. Manufacture of Ready made garments	79,109.2	50,159.2	27.5	0.0	0.0	0.0	8,881.3	2,399.5	2,090.8	142,640.1
iii. Manufacture of articles of fur	7,105.5	1,457.7	0.0	0.0	0.0	0.0	23.8	0.0	83.6	8,670.7
iv. Manufacture of knitted and crocheted apparel	2,154.8	6,808.7	0.0	0.0	0.0	0.0	138.6	380.1	631.4	10,113.4
Total A+B	1,566,720.6	314,881.2	138.5	0.0	0.0	0.0	92,251.6	36,221.3	35,273.2	2,045,348.0

* The data is reported on ISIC 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.LTFF/LTF-EOP etc.) during the period.
- Machinery other than LTFF:** 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.

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

Million PKR

Sectors	Working Capital		Cost of Project Financing						Others	Total Outstanding
	Other than EFS	Under EFS	Equity	Sub ordinated 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)
A) Manufacture of textiles	609,613.7	250,068.1	576,000.3	4,663.2	1,800.0	1,100.0	131,862.9	158,009.7	16,303.4	1,168,757.8
i. Preparation and spinning of textile fibres	296,253.3	44,769.2	220,714.6	1,515.6	1,800.0	1,100.0	66,660.8	51,071.8	5,296.4	466,951.6
1. Cotton	228,709.2	33,497.1	115,284.6	1,311.5	1,800.0	1,100.0	51,687.2	42,774.3	4,049.2	363,617.1
2. Woolen	2,162.3	3.4	39.2	0.0	0.0	0.0	110.8	293.2	0.0	2,569.6
3. Synthetic fibre	16,590.9	1,559.1	51,657.9	0.0	0.0	0.0	5,781.8	1,776.8	327.1	26,035.8
4. Others	48,791.0	9,709.5	53,732.8	204.1	0.0	0.0	9,081.0	6,227.6	920.1	74,729.2
ii. Weaving of textiles	98,792.5	53,166.0	48,574.8	456.4	0.0	0.0	25,186.7	41,160.4	4,412.1	222,717.8
1. Cotton	66,971.8	35,408.0	42,897.0	456.4	0.0	0.0	14,386.8	32,967.2	3,111.8	152,845.5
2. Woolen	670.7	459.8	25.8	0.0	0.0	0.0	2.6	0.0	0.0	1,133.1
3. Synthetic textile	2,338.2	1,722.5	327.1	0.0	0.0	0.0	451.8	3,561.7	116.5	8,190.6
4. Others	28,811.8	15,575.8	5,325.0	0.0	0.0	0.0	10,345.5	4,631.5	1,183.9	60,548.6
iii. Finishing of textiles	121,027.5	46,800.2	134,597.0	1,011.7	0.0	0.0	15,723.6	30,867.6	2,110.0	216,528.9
1. Cotton	78,529.5	30,500.9	87,143.6	715.0	0.0	0.0	10,980.1	22,392.1	1,208.4	143,611.0
2. Woolen	159.5	180.0	39.6	0.0	0.0	0.0	4.4	0.0	48.2	392.1
3. Synthetic textile	2,498.4	2,131.9	0.0	0.0	0.0	0.0	1,482.7	0.0	0.5	6,113.5
4. Others	39,840.0	13,987.5	47,413.8	296.7	0.0	0.0	3,256.3	8,475.5	853.0	66,412.3
iv. Manufacture of knitted and crocheted fabrics	6,841.5	17,720.6	24,376.2	0.0	0.0	0.0	3,236.1	3,789.3	23.9	31,611.4
v. Manufacture of made-up textile articles, except apparel	45,625.1	55,798.2	68,088.5	192.2	0.0	0.0	11,913.2	19,977.1	1,606.0	134,919.7
a. Manufacture of bed wear	15,236.7	15,698.3	0.0	0.0	0.0	0.0	2,147.5	7,871.7	735.0	41,689.3
b. Manufacture of other made up textile articles	30,388.4	40,099.9	68,088.5	192.2	0.0	0.0	9,765.6	12,105.4	871.0	93,230.4
vi. Manufacture of carpets and rugs	1,101.4	1,145.9	68.2	0.0	0.0	0.0	819.6	12.8	0.0	3,079.7
vii. Manufacture of other textiles n.e.c.	39,972.3	30,667.9	79,580.9	1,487.3	0.0	0.0	8,322.9	11,130.7	2,855.0	92,948.7
B) Manufacture of wearing apparel	43,915.4	67,002.7	95,501.7	296.2	0.0	0.0	13,739.6	16,935.4	1,071.3	142,664.5
i. Manufacture of wearing apparel,	9,562.8	7,125.3	24,444.3	60.1	0.0	0.0	3,535.0	6,358.3	368.9	26,950.4
ii. Manufacture of Ready made garments	30,422.5	52,946.9	71,045.7	236.1	0.0	0.0	8,313.6	10,023.9	354.9	102,061.8
iii. Manufacture of articles of fur	3,165.1	931.8	11.8	0.0	0.0	0.0	694.5	0.0	39.2	4,830.6
iv. Manufacture of knitted and crocheted apparel	765.1	5,998.7	0.0	0.0	0.0	0.0	1,196.5	553.2	308.2	8,821.8
Total A+B	653,529.1	317,070.8	671,502.1	4,959.4	1,800.0	1,100.0	145,602.5	174,945.2	17,374.8	1,311,422.3

* The data is reported on ISIC 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 Refinance Schemes
- 10. Others:** Finance Provided by Banks other than working capital and Fixed Investment if any.

