

Loans to Textile & Readymade Garments Sectors - Scheduled Banks' Gross Disbursement - July 01, 2024 to December 31, 2024

Million Rupees

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Scheduled Banks' Total Disbursement
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total		
<b>A - Manufacture of textiles</b>	<b>954,965</b>	<b>337,004</b>	<b>155,407</b>	<b>21,552</b>	<b>54,671</b>	<b>454,776</b>	<b>2,819,633</b>	<b>4,798,008</b>	<b>65</b>	<b>2,274</b>	<b>7,478</b>	<b>15,772</b>	<b>154,314</b>	<b>179,903</b>	<b>438,249</b>	<b>5,416,161</b>
i. Preparation and spinning of textile fibres	181,139	92,988	75,939	10,391	26,762	183,639	1,079,657	1,650,515	-	-	1,561	7,238	43,712	52,512	94,510	1,797,537
1. Cotton	110,317	68,587	61,780	9,753	24,798	144,154	748,183	1,167,573	-	-	1,118	2,222	29,426	32,766	73,397	1,273,736
2. Woolen	50	1,178	842	15	-	573	1,468	4,126	-	-	-	9	38	47	-	4,173
3. Synthetic fibre	26,665	450	4,004	571	-	30,035	156,657	218,382	-	-	441	4,576	5,219	10,236	5,287	233,905
4. Others	44,107	22,772	9,313	53	1,964	8,877	173,349	260,434	-	-	3	431	9,030	9,463	15,825	285,722
ii. Weaving of textiles	211,197	66,852	40,047	3,885	7,157	85,451	471,390	885,979	16	-	2,843	4,213	37,673	44,744	109,156	1,039,879
1. Cotton	158,776	50,712	27,756	1,989	6,067	60,910	329,829	636,038	10	-	2,840	1,855	28,852	33,557	84,811	754,406
2. Woolen	715	-	-	-	-	-	795	1,511	-	-	-	-	-	-	-	1,511
3. Synthetic textile	9,638	47	853	-	133	50	7,995	18,717	-	-	3	-	210	213	3,646	22,576
4. Others	42,068	16,092	11,438	1,896	958	24,490	132,771	229,714	6	-	-	2,358	8,612	10,975	20,698	261,387
iii. Finishing of textiles	153,083	78,554	13,619	3,306	7,862	127,656	398,059	782,139	-	25	13	448	34,985	35,473	65,487	883,098
1. Cotton	101,392	47,539	11,830	2,653	6,687	124,517	210,449	505,067	-	-	13	396	30,484	30,893	43,060	579,020
2. Woolen	180	50	-	-	-	-	193	423	-	-	-	-	-	-	2,871	3,294
3. Synthetic textile	4,671	-	-	-	268	97	16,207	21,242	-	-	-	-	100	100	512	21,855
4. Others	46,841	30,965	1,789	652	907	3,042	171,210	255,406	-	25	-	52	4,401	4,479	19,045	278,930
iv. Manufacture of knitted and crocheted fabrics	99,445	10,263	1,854	427	2,543	2,373	297,256	414,161	-	249	121	7	3,567	3,944	22,767	440,873
v. Manufacture of made-up textile articles, except apparel	186,957	69,193	5,223	1,852	3,579	21,565	289,708	578,078	8	2,000	2,367	3,465	14,597	22,437	80,050	680,565
a. Manufacture of bed wear	35,622	13,833	1,484	342	17	208	31,853	83,359	-	-	74	-	1,386	1,460	42,989	127,808
b. Manufacture of other made up textile articles	151,335	55,360	3,739	1,510	3,562	21,357	257,855	494,719	8	2,000	2,294	3,465	13,210	20,977	37,061	552,757
vi. Manufacture of carpets and rugs	155	-	563	-	-	152	1,298	2,168	-	-	-	2	141	143	-	2,311
vii. Manufacture of other textiles n.e.c.	122,988	19,154	18,162	1,691	6,767	33,941	282,266	484,968	42	-	572	398	19,638	20,650	66,280	571,898
<b>B - Manufacture of wearing apparel</b>	<b>176,168</b>	<b>26,577</b>	<b>7,535</b>	<b>2,812</b>	<b>2,159</b>	<b>29,619</b>	<b>293,017</b>	<b>537,887</b>	<b>38</b>	<b>878</b>	<b>531</b>	<b>891</b>	<b>16,880</b>	<b>19,218</b>	<b>70,291</b>	<b>627,395</b>
i. Manufacture of wearing apparel,	40,061	3,989	2,220	78	292	13,342	114,401	174,384	30	753	266	109	8,320	9,478	5,410	189,272
ii. Manufacture of Ready made garments	107,384	17,677	4,985	2,262	1,757	16,051	168,128	318,245	8	125	10	782	2,844	3,769	61,725	383,738
iii. Manufacture of articles of fur	690	1,249	102	-	110	165	5,155	7,470	-	-	-	-	7	7	110	7,588
iv. Manufacture of knitted and crocheted apparel	28,032	3,663	228	473	-	60	5,333	37,788	-	-	255	-	5,709	5,964	3,046	46,797
<b>Total A+B</b>	<b>1,131,133</b>	<b>363,581</b>	<b>162,942</b>	<b>24,364</b>	<b>56,830</b>	<b>484,395</b>	<b>3,112,650</b>	<b>5,335,895</b>	<b>103</b>	<b>3,152</b>	<b>8,009</b>	<b>16,663</b>	<b>171,194</b>	<b>199,121</b>	<b>508,540</b>	<b>6,043,556</b>

Notes:

P : Provisional

1. Gross Disbursement: Amount disbursed during the period.

2. Loans to Textile & Readymade Garments Sectors: This data represents loans to textile and readymade garments sector by all Scheduled Banks operating in Pakistan. These loans are classified according to the ISIC 4.0 sectors of the borrower.

3. Effective from June 2023, the format of the data tables has been revised in accordance with detailed data on "Loans to Private Sector Business by Type of Finance" available at:

<https://www.sbp.org.pk/data/Bv-type-of-finance.pdf>

Source: Statistics and Data Services Department, State Bank of Pakistan

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Loans to Textile & Readymade Garments Sectors - Scheduled Banks' Outstanding Position as on December 31, 2024

Million Rupees

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	Scheduled Banks' Total Outstanding
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total		
<b>A - Manufacture of textiles</b>	<b>412,673</b>	<b>206,955</b>	<b>89,845</b>	<b>8,956</b>	<b>32,145</b>	<b>74,109</b>	<b>759,588</b>	<b>1,584,271</b>	<b>606</b>	<b>5,964</b>	<b>252,326</b>	<b>14,892</b>	<b>257,429</b>	<b>531,217</b>	<b>164,627</b>	<b>2,280,115</b>
i. Preparation and spinning of textile fibres	69,265	61,561	47,818	4,842	14,752	38,231	217,265	453,734	34	797	73,737	6,407	95,917	176,893	39,989	670,616
1. Cotton	45,764	48,505	38,465	3,499	14,343	35,120	156,805	342,501	13	797	53,878	3,680	56,157	114,525	30,761	487,787
2. Woolen	50	881	111	-	-	540	516	2,098	-	-	587	7	643	1,237	-	3,335
3. Synthetic fibre	7,593	452	3,029	1,343	28	314	22,946	35,704	-	-	6,748	1,971	17,993	26,712	1,523	63,939
4. Others	15,858	11,723	6,213	-	381	2,257	36,998	73,431	21	-	12,523	749	21,125	34,419	7,705	115,555
ii. Weaving of textiles	92,019	40,584	22,890	1,025	5,873	3,155	137,937	303,483	115	475	61,116	3,484	59,118	124,308	39,834	467,625
1. Cotton	73,501	31,133	15,286	782	5,418	2,201	105,673	233,994	36	475	51,075	2,236	36,481	90,303	30,498	354,795
2. Woolen	339	-	-	-	-	-	-	339	-	-	-	-	1	1	-	340
3. Synthetic textile	3,045	-	865	-	64	745	1,806	6,525	-	-	2,661	-	2,713	5,375	484	12,383
4. Others	15,134	9,452	6,739	242	391	209	30,457	62,625	79	-	7,380	1,248	19,923	28,630	8,853	100,108
iii. Finishing of textiles	74,622	47,187	6,376	2,122	6,165	2,145	164,352	302,968	30	1,155	50,483	272	45,960	97,900	24,866	425,734
1. Cotton	43,612	32,688	5,726	1,528	5,490	2,058	89,562	180,664	10	190	37,407	217	31,507	69,331	17,915	267,911
2. Woolen	180	50	-	-	-	-	5	235	-	-	-	-	1	1	1,078	1,314
3. Synthetic textile	2,494	-	20	-	117	23	6,257	8,912	-	-	38	2	116	156	81	9,148
4. Others	28,336	14,448	630	593	558	63	68,528	113,157	21	965	13,038	53	14,336	28,412	5,793	147,362
iv. Manufacture of knitted and crocheted fabrics	44,166	8,941	933	30	929	496	57,202	112,697	25	110	4,648	400	7,194	12,378	6,022	131,097
v. Manufacture of made-up textile articles, except apparel	81,187	35,232	2,489	511	2,063	24,568	81,965	228,015	58	3,428	33,218	3,919	23,173	63,795	37,550	329,361
a. Manufacture of bed wear	16,973	8,618	1,023	79	10	181	3,886	30,770	0	-	11,968	3	3,674	15,645	20,313	66,728
b. Manufacture of other made up textile articles	64,214	26,614	1,466	432	2,053	24,387	78,079	197,246	57	3,428	21,250	3,916	19,499	48,150	17,238	262,633
vi. Manufacture of carpets and rugs	154	26	112	-	-	17	221	530	-	-	15	2	373	391	-	920
vii. Manufacture of other textiles n.e.c.	51,258	13,424	9,228	426	2,364	5,497	100,647	182,844	343	-	29,108	408	25,693	55,552	16,365	254,762
<b>B - Manufacture of wearing apparel</b>	<b>83,414</b>	<b>19,408</b>	<b>5,633</b>	<b>1,608</b>	<b>787</b>	<b>16,088</b>	<b>123,263</b>	<b>249,841</b>	<b>181</b>	<b>480</b>	<b>26,463</b>	<b>1,293</b>	<b>31,336</b>	<b>59,753</b>	<b>27,262</b>	<b>336,856</b>
i. Manufacture of wearing apparel,	16,907	4,123	1,833	53	288	12,839	53,691	89,735	54	355	3,943	182	8,364	12,898	3,457	106,089
ii. Manufacture of Ready made garments	54,883	11,095	3,757	1,389	429	2,930	65,892	140,374	84	125	21,422	1,109	17,087	39,827	21,951	202,152
iii. Manufacture of articles of fur	430	666	-	-	70	0	1,169	2,336	-	-	114	-	964	1,078	318	3,732
iv. Manufacture of knitted and crocheted apparel	11,195	3,164	43	167	-	318	2,510	17,397	43	-	984	3	4,920	5,950	1,536	24,884
<b>Total A+B</b>	<b>496,087</b>	<b>226,003</b>	<b>95,478</b>	<b>10,564</b>	<b>32,933</b>	<b>90,197</b>	<b>882,851</b>	<b>1,834,112</b>	<b>787</b>	<b>6,445</b>	<b>278,789</b>	<b>16,185</b>	<b>288,765</b>	<b>590,970</b>	<b>191,890</b>	<b>2,616,971</b>

Notes:

P : Provisional

1. Outstanding: Principal outstanding amount at the end of the period.

2. Loans to Textile & Readymade Garments Sectors: This data represents loans to textile and readymade garments sector by all Scheduled Banks operating in Pakistan. These loans are classified according to the ISIC 4.0 sectors of the borrower.

3. Effective from June 2023, the format of the data tables has been revised in accordance with detailed data on "Loans to Private Sector Business by Type of Finance" available at:

<https://www.sbp.org.pk/creditdata/Bv-type-of-finance.pdf>

Source: Statistics and Data Services Department, State Bank of

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Loans to Textile & Readymade Garments Sectors - Development Finance Institutions' (DFIs) Gross Disbursement - January 01, 2024 to June 30, 2024

Million Rupees

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	DFIs Total Disbursement
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total		
<b>A - Manufacture of textiles</b>	-	-	-	-	-	4,416	2,709	7,125	-	-	31	-	990	1,021	-	8,146.2
i. Preparation and spinning of textile fibres	-	-	-	-	-	700	300	1,000	-	-	31	-	321	352	-	1,352
1. Cotton	-	-	-	-	-	-	300	300	-	-	31	-	313	344	-	644
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	700	-	700	-	-	-	-	8	8	-	708
ii. Weaving of textiles	-	-	-	-	-	500	-	500	-	-	-	-	-	-	-	500
1. Cotton	-	-	-	-	-	500	-	500	-	-	-	-	-	-	-	500
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Finishing of textiles	-	-	-	-	-	1,199	2,409	3,608	-	-	-	-	50	50	-	3,658
1. Cotton	-	-	-	-	-	600	2,300	2,900	-	-	-	-	-	-	-	2,900
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	599	109	708	-	-	-	-	50	50	-	758
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	7
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	2,016	-	2,016	-	-	-	-	562	562	-	2,578
a. Manufacture of bed wear	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Manufacture of other made up textile articles	-	-	-	-	-	2,016	-	2,016	-	-	-	-	562	562	-	2,578
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	-	-	-	-	-	-	50	50	-	50
<b>B - Manufacture of wearing apparel</b>	-	-	-	-	-	2	1,055	1,057	-	-	-	-	90	90	-	1,147
i. Manufacture of wearing apparel,	-	-	-	-	-	2	-	2	-	-	-	-	90	90	-	91
ii. Manufacture of Ready made garments	-	-	-	-	-	-	1,055	1,055	-	-	-	-	-	-	-	1,055
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total A+B</b>	-	-	-	-	-	4,417	3,764	8,181	-	-	31	-	1,080	1,111	-	9,293

Notes:

P : Provisional

1. Gross Disbursement: Amount disbursed during the period.
2. Loans to Textile & Readymade Garments Sectors: This data represents loans to textile and readymade garments sector by all DFIs operating in Pakistan. These loans are classified according to the ISIC 4.0 sectors of the borrower.
3. Effective from June 2023, the format of the data tables has been revised in accordance with detailed data on "Loans to Private Sector Business by Type of Finance" available at: <https://www.sbp.org.pk/data/Bv-type-of-finance.pdf>
- Source: Statistics and Data Services Department, State Bank of Pakistan

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Loans to Textile & Readymade Garments Sectors - Development Finance Institutions' (DFIs) Outstanding Position as on December 31, 2024

Million Rupees

Description	Working Capital / Short Term								Fixed Investment / Long Term						Foreign Bills Purchased & Discounted	DFIs Total Outstanding
	SBP Export Finance Schemes (EFS)	Export Financing Other than SBP EFS	Import Financing	Import Bills Purchased & Discounted	Inland Bills Purchased & Discounted	Small Loans	Others	Total	Government Self Employment Schemes	Construction Financing	LTFF & TERF	Small Loans	Others	Total		
<b>A - Manufacture of textiles</b>	-	-	-	-	-	3,331	1,839	5,170	-	-	11,088	-	15,391	26,479	-	31,649
i. Preparation and spinning of textile fibres	-	-	-	-	-	200	300	500	-	-	1,847	-	7,129	8,976	-	9,476
1. Cotton	-	-	-	-	-	-	300	300	-	-	930	-	3,586	4,515	-	4,815
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic fibre	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	200	-	200	-	-	918	-	3,544	4,461	-	4,661
ii. Weaving of textiles	-	-	-	-	-	500	-	500	-	-	2,018	-	1,625	3,643	-	4,143
1. Cotton	-	-	-	-	-	500	-	500	-	-	1,360	-	233	1,593	-	2,093
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	6
4. Others	-	-	-	-	-	-	-	-	-	-	658	-	1,386	2,044	-	2,044
iii. Finishing of textiles	-	-	-	-	-	800	1,539	2,339	-	-	2,660	-	1,338	3,997	-	6,336
1. Cotton	-	-	-	-	-	300	1,250	1,550	-	-	2,338	-	457	2,795	-	4,345
2. Woolen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Synthetic textile	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Others	-	-	-	-	-	500	289	789	-	-	321	-	881	1,202	-	1,991
iv. Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-	-	-	47	-	258	305	-	305
v. Manufacture of made-up textile articles, except apparel	-	-	-	-	-	1,831	-	1,831	-	-	4,360	-	4,489	8,849	-	10,680
a. Manufacture of bed wear	-	-	-	-	-	-	-	-	-	-	377	-	-	377	-	377
b. Manufacture of other made up textile articles	-	-	-	-	-	1,831	-	1,831	-	-	3,983	-	4,489	8,472	-	10,303
vi. Manufacture of carpets and rugs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii. Manufacture of other textiles n.e.c.	-	-	-	-	-	-	-	-	-	-	155	-	552	707	-	707
<b>B - Manufacture of wearing apparel</b>	-	-	-	-	-	-	650	650	-	-	2,633	-	980	3,613	-	4,263
i. Manufacture of wearing apparel,	-	-	-	-	-	-	-	-	-	-	1,374	-	329	1,703	-	1,703
ii. Manufacture of Ready made garments	-	-	-	-	-	-	650	650	-	-	1,259	-	651	1,910	-	2,560
iii. Manufacture of articles of fur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Manufacture of knitted and crocheted apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total A+B</b>	-	-	-	-	-	3,331	2,489	5,820	-	-	13,721	-	16,371	30,092	-	35,912

Notes:

P : Provisional

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- Effective from June 2023, the format of the data tables has been revised in accordance with detailed data on "Loans to Private Sector Business by Type of Finance" available at:  
<https://www.sbp.org.pk/ecodata/Bv-type-of-finance.pdf>  
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