

**Loans to Textile & Readymade Garments Sectors-Gross Disbursement
January-June 2021**

Million PKR

ALL BANKS

Sectors	Working Capital		Cost of Project Financing						Other Amount	Total Disbursement
	Other than EFS	Under EFS	Equity	Subordinated Loans TFC etc	Bank Financings -Fixed Investment					
					Land	Building	Machinery other than LTF-EOP	LTF-EOP		
	1	2	3	4	5	6	7	8	9	10
A) Manufacture of textiles	1,507,011.5	311,405.4	281.4	0.0	0.0	680.0	74,835.9	44,997.8	43,204.5	1,982,135.1
i. Preparation and spinning of textile fibres	667,434.9	46,908.9	0.0	0.0	0.0	180.0	30,190.1	12,533.8	11,916.3	769,164.1
1. Cotton	517,962.4	30,874.6	0.0	0.0	0.0	180.0	25,084.7	7,862.2	9,069.2	591,033.1
2. Woolen	2,842.1	0.0	0.0	0.0	0.0	0.0	0.0	1,293.1	0.0	4,135.2
3. Synthetic fibre	58,213.5	3,210.6	0.0	0.0	0.0	0.0	1,912.6	1,665.9	53.3	65,055.9
4. Others	88,416.8	12,823.8	0.0	0.0	0.0	0.0	3,192.8	1,712.6	2,793.8	108,939.8
ii. Weaving of textiles	231,619.2	73,646.7	58.3	0.0	0.0	0.0	22,627.7	9,340.5	9,331.3	346,565.5
1. Cotton	186,735.4	48,694.1	58.3	0.0	0.0	0.0	22,428.7	7,205.4	5,805.3	270,868.9
2. Woolen	542.4	264.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	806.5
3. Synthetic textile	5,309.5	1,352.4	0.0	0.0	0.0	0.0	21.5	1,028.4	302.6	8,014.5
4. Others	39,031.9	23,336.0	0.0	0.0	0.0	0.0	177.5	1,106.7	3,223.5	66,875.6
iii. Finishing of textiles	257,330.4	58,446.5	0.0	0.0	0.0	500.0	11,371.9	8,670.9	5,397.4	341,717.3
1. Cotton	205,614.5	35,281.2	0.0	0.0	0.0	0.0	8,624.7	6,125.4	3,124.6	258,770.4
2. Woolen	482.5	185.0	0.0	0.0	0.0	0.0	6.9	0.0	258.7	933.1
3. Synthetic textile	6,064.3	2,411.9	0.0	0.0	0.0	0.0	868.8	0.0	575.1	9,920.1
4. Others	45,169.1	20,568.4	0.0	0.0	0.0	500.0	1,871.6	2,545.6	1,439.1	72,093.7
iv. Manufacture of knitted and crocheted fabrics	21,385.6	23,747.1	0.0	0.0	0.0	0.0	1,437.8	837.8	588.5	47,996.8
v. Manufacture of made-up textile articles, except apparel	162,788.5	65,088.5	44.1	0.0	0.0	0.0	4,484.2	6,233.3	8,831.7	247,426.2
a. Manufacture of bed wear	43,316.3	16,652.5	0.0	0.0	0.0	0.0	77.5	2,197.2	4,308.3	66,551.8
b. Manufacture of other made up textile articles	119,472.1	48,435.9	44.1	0.0	0.0	0.0	4,406.7	4,036.1	4,523.5	180,874.3
vi. Manufacture of carpets and rugs	1,968.1	911.4	65.0	0.0	0.0	0.0	296.2	50.5	0.0	3,226.2
vii. Manufacture of other textiles n.e.c.	164,484.8	42,656.2	114.0	0.0	0.0	0.0	4,428.0	7,331.0	7,139.2	226,039.1
B) Manufacture of wearing apparel	128,500.7	76,143.3	6.0	0.0	0.0	0.0	8,223.6	7,097.3	5,622.8	225,587.6
i. Manufacture of wearing apparel,	23,434.7	12,208.5	0.0	0.0	0.0	0.0	609.8	446.8	2,354.2	39,054.0
ii. Manufacture of Ready made garments	94,600.9	56,198.6	6.0	0.0	0.0	0.0	7,247.7	6,339.2	1,725.4	166,111.9
iii. Manufacture of articles of fur	7,073.9	1,243.0	0.0	0.0	0.0	0.0	132.3	47.3	81.4	8,577.8
iv. Manufacture of knitted and crocheted apparel	3,391.3	6,493.2	0.0	0.0	0.0	0.0	233.7	264.0	1,461.8	11,843.9
Total A+B	1,635,512.2	387,548.6	287.4	0.0	0.0	680.0	83,059.5	52,095.1	48,827.3	2,207,722.7

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

Million PKR

Sectors	Working Capital		Cost of Project Financing						Others	Total Outstanding
	Other than EFS	Under EFS	Equity	Subordinated Loans TFC etc	Bank Financings -Fixed Investment					
					Land	Building	Machinery other than LTF-EOP	LTF-EOP		
	1	2	3	4	5	6	7	8	9	10
A) Manufacture of textiles	522,920.6	318,787.9	653,432.8	2,141.4	1,500.0	1,680.0	128,153.6	217,069.3	25,332.6	1,215,443.9
i. Preparation and spinning of textile fibres	221,440.4	57,529.3	244,807.3	0.0	1,500.0	1,180.0	55,721.8	70,729.2	8,789.1	416,889.8
1. Cotton	162,591.8	44,509.6	114,425.3	0.0	1,500.0	1,180.0	41,819.1	55,674.5	7,451.2	314,726.2
2. Woolen	2,265.6	0.0	39.2	0.0	0.0	0.0	28.2	1,523.0	0.0	3,816.8
3. Synthetic fibre	12,562.3	2,154.8	51,657.9	0.0	0.0	0.0	4,299.1	5,130.6	286.6	24,433.3
4. Others	44,020.7	10,864.9	78,684.8	0.0	0.0	0.0	9,575.4	8,401.1	1,051.2	73,913.4
ii. Weaving of textiles	81,130.2	75,316.6	55,838.2	24.2	0.0	0.0	29,264.4	50,837.6	6,302.9	242,851.7
1. Cotton	57,394.5	49,717.0	44,394.4	24.2	0.0	0.0	20,894.3	38,895.5	4,346.8	171,248.1
2. Woolen	682.7	264.2	25.8	0.0	0.0	0.0	0.6	0.0	0.0	947.5
3. Synthetic textile	3,614.0	1,495.0	327.1	0.0	0.0	0.0	67.1	4,449.1	215.9	9,841.0
4. Others	19,439.1	23,840.4	11,091.0	0.0	0.0	0.0	8,302.4	7,493.0	1,740.2	60,815.1
iii. Finishing of textiles	100,822.3	57,802.9	143,015.3	1,651.5	0.0	500.0	19,880.4	40,606.7	3,336.3	222,948.7
1. Cotton	66,232.8	37,814.0	97,197.9	1,549.1	0.0	0.0	13,446.2	31,346.6	1,935.2	150,774.9
2. Woolen	203.6	180.0	39.6	0.0	0.0	0.0	38.0	0.0	127.9	549.4
3. Synthetic textile	2,188.9	2,113.8	0.0	0.0	0.0	0.0	2,342.9	0.0	351.8	6,997.4
4. Others	32,197.1	17,695.1	45,777.8	102.4	0.0	500.0	4,053.3	9,260.1	921.4	64,627.0
iv. Manufacture of knitted and crocheted fabrics	9,059.0	24,244.5	24,068.7	0.0	0.0	0.0	4,043.4	4,441.1	369.3	42,157.3
v. Manufacture of made-up textile articles, except apparel	65,301.9	65,711.6	100,511.4	0.0	0.0	0.0	10,402.6	26,744.3	3,949.6	172,110.0
a. Manufacture of bed wear	18,319.5	19,439.1	61.0	0.0	0.0	0.0	317.5	12,303.3	1,485.9	51,865.3
b. Manufacture of other made up textile articles	46,982.4	46,272.5	100,450.4	0.0	0.0	0.0	10,085.1	14,441.0	2,463.7	120,244.7
vi. Manufacture of carpets and rugs	909.7	509.0	5,831.0	0.0	0.0	0.0	748.8	72.8	0.0	2,240.3
vii. Manufacture of other textiles n.e.c.	44,257.0	37,674.1	79,361.0	465.8	0.0	0.0	8,092.1	23,637.5	2,585.4	116,246.2
B) Manufacture of wearing apparel	52,809.0	76,303.2	115,300.6	188.0	0.0	0.0	13,352.5	25,246.2	3,145.5	170,856.4
i. Manufacture of wearing apparel,	9,361.6	11,387.4	26,127.3	0.0	0.0	0.0	3,665.6	6,157.1	1,153.8	31,725.4
ii. Manufacture of Ready made garments	38,925.6	58,033.3	89,173.2	188.0	0.0	0.0	7,889.1	18,054.2	1,183.5	124,085.6
iii. Manufacture of articles of fur	3,413.6	982.5	0.0	0.0	0.0	0.0	660.5	60.7	53.7	5,170.9
iv. Manufacture of knitted and crocheted apparel	1,108.4	5,900.0	0.0	0.0	0.0	0.0	1,137.3	974.3	754.5	9,874.5
Total A+B	575,729.6	395,091.1	768,733.4	2,329.5	1,500.0	1,680.0	141,506.0	242,315.4	28,478.1	1,386,300.3

ALL BANKS

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Sectors	Working Capital		Cost of Project Financing						Other Amount	Total Disbursement
	Other than EFS	Under EFS	Equity	Subordinated Loans TFC etc	Bank Financings -Fixed Investment					
					Land	Building	Machinery other than LTF-EOP	LTF-EOP		
	1	2	3	4	5	6	7	8	9	10
A) Manufacture of textiles	0.0	0.0	0.0	0.0	0.0	0.0	1,679.8	1,107.4	0.0	2,787.2
i. Preparation and spinning of textile fibres	0.0	0.0	0.0	0.0	0.0	0.0	450.0	88.2	0.0	538.2
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 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	450.0	88.2	0.0	538.2
ii. Weaving of textiles	0.0	0.0	0.0	0.0	0.0	0.0	491.4	0.0	0.0	491.4
1. Cotton	0.0	0.0	0.0	0.0	0.0	0.0	491.4	0.0	0.0	491.4
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	0.0	0.0	0.0	0.0	0.0	0.0	736.9	88.4	0.0	825.3
1. Cotton	0.0	0.0	0.0	0.0	0.0	0.0	733.9	0.0	0.0	733.9
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	0.0	0.0	0.0	0.0	0.0	0.0	3.0	88.4	0.0	91.4
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	1.5	930.7	0.0	932.2
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	1.5	930.7	0.0	932.2
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	0.0	0.0	0.0	0.0
B) Manufacture of wearing apparel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	206.5	0.0	206.5
i. Manufacture of wearing apparel,	0.0	0.0	0.0	0.0	0.0	0.0	0.0	61.0	0.0	61.0
ii. Manufacture of Ready made garments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	145.5	0.0	145.5
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
Total A+B	0.0	0.0	0.0	0.0	0.0	0.0	1,679.8	1,313.9	0.0	2,993.7

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Million PKR

Sectors	Working Capital		Cost of Project Financing						Others	Total Outstanding
	Other than EFS	Under EFS	Equity	Subordinated Loans TFC etc	Bank Financings -Fixed Investment					
					Land	Building	Machinery other than LTF-EOP	LTF-EOP		
1	2	3	4	5	6	7	8	9	10	
A) Manufacture of textiles	566.7	0.0	0.0	201.3	0.0	0.0	6,134.4	11,658.7	996.2	19,356.1
i. Preparation and spinning of textile fibres	466.7	0.0	0.0	67.5	0.0	0.0	3,045.3	1,197.4	93.0	4,802.4
1. Cotton	266.7	0.0	0.0	67.5	0.0	0.0	2,684.1	221.3	0.0	3,172.1
2. Woolen	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Synthetic fibre	0.0	0.0	0.0	0.0	0.0	0.0	52.4	0.0	0.0	52.4
4. Others	200.0	0.0	0.0	0.0	0.0	0.0	308.8	976.1	93.0	1,577.9
ii. Weaving of textiles	0.0	0.0	0.0	0.0	0.0	0.0	754.7	1,925.6	462.7	3,143.1
1. Cotton	0.0	0.0	0.0	0.0	0.0	0.0	491.4	1,217.5	0.0	1,708.9
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	0.0	0.0	0.0	0.0	0.0	0.0	263.3	708.2	462.7	1,434.2
iii. Finishing of textiles	100.0	0.0	0.0	133.8	0.0	0.0	1,525.3	3,676.7	375.6	5,677.6
1. Cotton	0.0	0.0	0.0	133.8	0.0	0.0	1,248.3	814.7	0.0	2,062.9
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	100.0	0.0	0.0	0.0	0.0	0.0	277.0	2,862.0	375.6	3,614.7
iv. Manufacture of knitted and crocheted fabrics	0.0	0.0	0.0	0.0	0.0	0.0	127.8	0.0	0.0	127.8
v. Manufacture of made-up textile articles, except apparel	0.0	0.0	0.0	0.0	0.0	0.0	0.4	4,859.0	0.0	4,859.3
a. Manufacture of bed wear	0.0	0.0	0.0	0.0	0.0	0.0	0.0	807.1	0.0	807.1
b. Manufacture of other made up textile articles	0.0	0.0	0.0	0.0	0.0	0.0	0.4	4,051.9	0.0	4,052.3
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	681.0	0.0	64.8	745.8
B) Manufacture of wearing apparel	200.0	0.0	0.0	0.0	0.0	0.0	344.7	2,265.4	0.0	2,810.1
i. Manufacture of wearing apparel,	200.0	0.0	0.0	0.0	0.0	0.0	291.7	1,921.1	0.0	2,412.8
ii. Manufacture of Ready made garments	0.0	0.0	0.0	0.0	0.0	0.0	53.0	344.3	0.0	397.3
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
Total A+B	766.7	0.0	0.0	201.3	0.0	0.0	6,479.1	13,924.1	996.2	22,166.2

ALL DFIS

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Loans to Textile & Readymade Garments Sectors: This data represents loans to textile and readymade garments sector by all Banks and DFIs operating in Pakistan. These loans are classified according to the ISIC 4.0 sector of the borrower (i.e. Manufacture of Textiles, Spinning/Weaving/Finishing, Manufacture of made up textiles, etc), the category of financing (i.e. Working Capital and Fixed Investment) and the type of loan information that is being displayed (i.e.Gross Disbursement or Outstanding Loans).

Gross Disbursement: Amount disbursed during the period.

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

Explanation pertaining to columns 1 to 10:

1. **Other than EFS:** Other than SBP's Export Finance Scheme (EFS) / Islamic Export Finance Scheme (IERS) related finance provided for working capital.
2. **Under EFS:** Finance provided under SBP's EFS /IERS) for working capital.
3. **Equity:** The amount of equity injected by the borrower in the total cost of project.
4. **Subordinated Loans TFC:** The finance raised by the borrower as sub-ordinated loans through TFC etc.
5. **Land:** This includes Financing from Banks/DFIs to acquire land for business purpose.
6. **Building:** This includes Financing from Banks/DFIs to construct/acquire Building (s).
7. **Machinery other than LTFF:** This includes Financing from Banks/DFIs against machinery other than SBP's Long Term Refinance Schemes.
8. **LTFF-EOP:** This includes Financing availed from Banks/DFIs against Machinery under SBP's Long Terms Refinancing Schemes (i.e.LTFF/LTF-EOP etc.).
9. **Others:** Financing Provided by Banks/DFIs other than working capital and Fixed Investment if any.
10. **Total Disbursement/Total Outstanding:** Sum of columns 1 to 9 excluding columns 3 and 4.