

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

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	1,507,417.8	318,010.6	180.4	0.0	0.0	0.0	75,441.4	48,020.5	36,093.9	1,984,984.2
i. Preparation and spinning of textile fibres	657,771.2	48,067.1	35.0	0.0	0.0	0.0	33,374.7	15,781.1	10,201.6	765,195.8
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	91,383.9	13,773.7	0.0	0.0	0.0	0.0	1,696.5	3,449.2	2,915.8	113,219.1
ii. Weaving of textiles	256,335.6	70,016.4	58.3	0.0	0.0	0.0	21,665.3	9,499.3	8,778.5	366,295.1
1. Cotton	196,485.9	42,102.5	58.3	0.0	0.0	0.0	20,509.4	6,980.4	5,733.8	271,812.1
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	1,120.0	2,036.3	3,040.7	86,896.0
iii. Finishing of textiles	243,384.2	55,825.7	0.0	0.0	0.0	0.0	8,184.2	8,539.7	3,806.9	319,740.6
1. Cotton	192,038.1	33,811.9	0.0	0.0	0.0	0.0	6,048.4	6,852.9	2,764.6	241,515.8
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	48,428.1	19,508.4	0.0	0.0	0.0	0.0	1,245.2	1,686.8	1,013.3	71,881.8
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	0.0	0.0	0.0	6,770.7	5,882.6	6,365.8	267,989.7
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	0.0	0.0	0.0	5,696.7	1,340.8	2,873.3	194,324.2
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) Manufacture of wearing apparel	110,328.8	78,682.9	125.7	0.0	0.0	0.0	7,700.4	6,848.5	4,096.6	207,657.3
i. Manufacture of wearing apparel,	21,099.2	10,661.5	30.0	0.0	0.0	0.0	561.0	1,714.5	2,267.3	36,303.6
ii. Manufacture of Ready made garments	80,583.9	60,041.6	95.7	0.0	0.0	0.0	6,915.2	4,852.2	1,332.4	153,725.3
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
Total A+B	1,617,746.6	396,693.6	306.1	0.0	0.0	0.0	83,141.8	54,869.0	40,190.6	2,192,641.5

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

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	571,603.5	297,886.6	669,780.1	3,393.1	1,700.0	1,000.0	124,867.5	184,003.9	21,022.0	1,202,083.5
i. Preparation and spinning of textile fibres	264,648.2	54,050.1	245,692.5	530.0	1,700.0	1,000.0	60,541.2	61,156.0	6,980.7	450,076.1
1. Cotton	200,387.8	40,775.2	116,103.1	530.0	1,700.0	1,000.0	44,003.1	51,362.2	5,882.8	345,111.1
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	8,163.1	2,642.7	306.1	27,473.4
4. Others	49,112.6	9,964.5	77,892.3	0.0	0.0	0.0	8,263.2	6,886.5	791.9	75,018.6
ii. Weaving of textiles	82,188.1	63,645.6	56,590.0	24.2	0.0	0.0	28,872.2	46,329.8	5,929.9	226,965.5
1. Cotton	56,008.5	43,635.7	45,146.2	24.2	0.0	0.0	18,943.8	35,678.9	4,215.3	158,482.2
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	9,865.5	6,659.7	1,714.6	58,183.1
iii. Finishing of textiles	88,508.3	57,071.5	149,573.8	1,948.1	0.0	0.0	14,922.3	33,556.0	2,038.0	196,096.2
1. Cotton	59,173.2	34,274.4	97,049.3	1,549.1	0.0	0.0	9,937.1	26,783.6	1,189.2	131,357.6
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	26,743.5	20,482.5	52,484.8	399.0	0.0	0.0	2,948.9	6,772.4	823.3	57,770.6
iv. Manufacture of knitted and crocheted fabrics	7,978.3	21,476.0	23,884.3	0.0	0.0	0.0	3,396.7	4,006.6	117.7	36,975.3
v. Manufacture of made-up textile articles, except apparel	82,948.5	62,260.8	100,924.9	0.0	0.0	0.0	10,017.3	21,641.7	3,733.2	180,601.6
a. Manufacture of bed wear	24,899.6	16,756.9	0.0	0.0	0.0	0.0	759.3	11,432.7	1,750.2	55,598.6
b. Manufacture of other made up textile articles	58,048.9	45,504.0	100,924.9	0.0	0.0	0.0	9,258.1	10,209.0	1,983.1	125,003.0
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	6,345.7	17,284.0	2,222.5	108,889.6
B) Manufacture of wearing apparel	48,393.0	72,390.7	118,250.4	188.0	0.0	0.0	13,152.7	20,117.4	2,020.6	156,074.5
i. Manufacture of wearing apparel,	9,413.8	9,218.7	26,126.2	0.0	0.0	0.0	3,489.6	5,805.2	1,217.1	29,144.4
ii. Manufacture of Ready made garments	34,838.0	55,813.1	92,124.0	188.0	0.0	0.0	7,613.8	13,473.6	548.4	112,286.9
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
Total A+B	619,996.5	370,277.4	788,030.5	3,581.1	1,700.0	1,000.0	138,020.2	204,121.4	23,042.7	1,358,158.0

ALL BANKS

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					Land	Building	Machinery other than LTF-EOP	LTF-EOP		
	1	2	3	4	5	6	7	8	9	10
A) Manufacture of textiles	491.5	0.0	0.0	150.0	0.0	0.0	1,157.8	1,113.8	0.0	2,763.1
i. Preparation and spinning of textile fibres	250.0	0.0	0.0	0.0	0.0	0.0	347.1	192.1	0.0	789.1
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	250.0	0.0	0.0	0.0	0.0	0.0	347.1	192.1	0.0	789.1
ii. Weaving of textiles	0.0	0.0	0.0	0.0	0.0	0.0	115.2	551.4	0.0	666.6
1. Cotton	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.1	0.0	76.1
2. Woolen	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Synthetic 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	115.2	475.3	0.0	590.6
iii. Finishing of textiles	241.5	0.0	0.0	0.0	0.0	0.0	401.7	231.4	0.0	874.7
1. Cotton	0.0	0.0	0.0	0.0	0.0	0.0	401.7	231.4	0.0	633.2
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	241.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	241.5
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	150.0	0.0	0.0	293.7	138.9	0.0	432.6
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	150.0	0.0	0.0	293.7	138.9	0.0	432.6
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	200.0	59.2	0.0	259.2
i. Manufacture of wearing apparel,	0.0	0.0	0.0	0.0	0.0	0.0	200.0	20.7	0.0	220.7
ii. Manufacture of Ready made garments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.6	0.0	38.6
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
Total A+B	491.5	0.0	0.0	150.0	0.0	0.0	1,357.8	1,173.0	0.0	3,022.3

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	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	775.0	0.0	0.0	435.2	0.0	0.0	6,402.1	9,537.4	1,099.4	17,813.8
i. Preparation and spinning of textile fibres	525.0	0.0	0.0	148.6	0.0	0.0	3,589.8	830.1	93.0	5,037.9
1. Cotton	275.0	0.0	0.0	148.6	0.0	0.0	2,848.1	229.3	0.0	3,352.4
2. Woolen	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Synthetic fibre	0.0	0.0	0.0	0.0	0.0	0.0	79.5	0.0	0.0	79.5
4. Others	250.0	0.0	0.0	0.0	0.0	0.0	662.1	600.8	93.0	1,606.0
ii. Weaving of textiles	0.0	0.0	0.0	0.0	0.0	0.0	391.0	1,832.4	480.0	2,703.4
1. Cotton	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,239.5	0.0	1,239.5
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	391.0	592.9	480.0	1,463.9
iii. Finishing of textiles	250.0	0.0	0.0	136.6	0.0	0.0	1,362.6	3,154.3	393.1	5,160.1
1. Cotton	0.0	0.0	0.0	136.6	0.0	0.0	1,084.5	247.1	0.0	1,331.6
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	250.0	0.0	0.0	0.0	0.0	0.0	278.1	2,907.2	393.1	3,828.4
iv. Manufacture of knitted and crocheted fabrics	0.0	0.0	0.0	0.0	0.0	0.0	128.4	0.0	0.0	128.4
v. Manufacture of made-up textile articles, except apparel	0.0	0.0	0.0	150.0	0.0	0.0	294.8	3,720.5	0.0	4,015.3
a. Manufacture of bed wear	0.0	0.0	0.0	0.0	0.0	0.0	0.0	829.2	0.0	829.2
b. Manufacture of other made up textile articles	0.0	0.0	0.0	150.0	0.0	0.0	294.8	2,891.4	0.0	3,186.1
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	635.5	0.0	133.2	768.7
B) Manufacture of wearing apparel	200.0	0.0	0.0	0.0	0.0	0.0	320.1	2,053.6	0.0	2,573.8
i. Manufacture of wearing apparel,	200.0	0.0	0.0	0.0	0.0	0.0	291.7	1,846.5	0.0	2,338.2
ii. Manufacture of Ready made garments	0.0	0.0	0.0	0.0	0.0	0.0	28.5	207.2	0.0	235.6
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
Total A+B	975.0	0.0	0.0	435.2	0.0	0.0	6,722.2	11,591.0	1,099.4	20,387.6

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.