

4.1 Classification of Bills Purchased and Discounted

All Banks

Economic Group	(Million Rupees)					
	31 - 12 - 14		30 - 06 - 14		31 - 12 - 13	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents	5	9.8	4	8.6	5	31.5
A. Business						
B. Other Foreign Constituents	5	9.8	4	8.6	5	31.5
II. Domestic Constituents:	23,292	223,098.8	26,032	223,994.4	23,915	217,583.5
A. Government	2	1,151.9	13	8,550.6	524	16,628.1
B. Public Sector Enterprises:	131	9,839.1	340	26,126.2	78	15,591.9
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing	81	854.6	86	668.6		
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	7	2,337.0	2	700.0	12	2,654.0
6. Commerce:	43	6,647.5	240	19,757.6	25	4,196.3
(a) Export Bills	31	3,336.8	35	5,728.5	13	1,625.0
(i) Raw Cotton						
(ii) Rice	3	41.8				
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	28	3,295.0	35	5,728.5	13	1,625.0
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan	1	2,094.7	19	7,897.4		
(c) Inland Bills (To Include Local Bills)	11	1,216.0	186	6,131.6	12	2,571.3
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication					4	9.5
8. Services						
9. Other Public Sector Enterprises			12	5,000.0	37	8,732.0
C. Private Sector (Business):	22,357	211,095.7	24,660	185,858.8	23,291	185,283.6
1. Agriculture, Forestry, Hunting & Fishing:	206	1,153.9	974	5,503.9	1,241	12,340.1
(a) Primary Products	204	1,143.5	937	5,400.0	1,196	12,329.9
(i) Cotton	52	239.5	472	3,709.9	547	9,973.9
(ii) Rice	46	655.6	84	507.3	81	687.3
(iii) Sugarcane			10	2.9	9	78.0
(iv) Tobacco						
(v) Other Primary Products	106	248.3	371	1,180.0	559	1,590.7
(b) Other Agriculture, Forestry, Hunting & Fishing	2	10.5	37	103.9	45	10.2
2. Mining & Quarrying	73	520.9	4	183.7	3	1.5
3. Manufacturing	9,485	89,156.2	7,494	70,602.0	6,567	45,864.0
4. Construction	385	4,152.4	56	5,023.5	6	40.2
5. Electricity, Gas, Water & Sanitary Services	102	16,113.4	142	8,726.5	10	2,727.0
6. Commerce:	10,974	89,475.8	14,354	81,298.5	14,204	117,695.9
(a) Export Bills (Traditional Export)	5,925	39,513.9	5,697	35,557.7	6,920	43,505.0
(i) Wool & Goat Hair	7	45.2	17	124.3	29	158.9
(ii) Hides & Skins	8	55.1	3	14.6	2	22.8
(iii) Cotton Textiles (Local)	3,791	28,638.6	3,553	24,712.1	5,308	29,491.9
(iv) Cotton Yarn (Local)	1,964	10,310.4	1,963	9,721.4	1,430	13,196.0
(v) Sports Goods	37	251.6	89	633.1	81	467.0
(vi) Surgical Instruments	118	212.9	72	352.1	70	168.3
(b) Export Bills (Non-Traditional Exports)	1,598	13,433.9	2,004	14,677.0	2,319	23,534.7
(i) Brass-ware and Handicrafts	1	6.7	3	67.0	8	29.8
(ii) Carpets & Rugs	2	243.1	3	36.0	28	32.4
(iii) Footwear & Leather Goods	133	3,223.2	147	2,133.5	176	1,725.4
(iv) Handloom Products, Towels and Hosiery	148	798.0	237	1,408.7	137	1,206.9
(v) Readymade Garments	963	5,774.6	1,391	8,140.7	1,170	9,213.0
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	47	927.7	24	185.6	63	524.5
(vii) Other Export Bills	304	2,460.7	199	2,705.5	737	10,802.7
(c) Import Bills Payable in Pakistan	2,002	23,430.6	2,977	12,701.5	1,766	20,031.5
(d) Inland Bills (Inc. Local Bills)	1,441	13,058.7	3,297	15,859.0	2,102	23,378.1
(e) Non-bank Financial Institutions					17	139.9
(f) Other Foreign Bill (Clean Outward Bills)	3	33.8	379	2,503.2	1,079	7,105.2
7. Transport, Storage & Communication	258	3,624.4	184	1,964.7	100	1,103.5
8. Services	283	2,317.4	212	625.9	176	122.6
9. Other Private (Business)	591	4,581.2	1,240	11,930.2	984	5,388.7
D. Trust Funds and Non-profit Organisations					20	2.1
E. Others	802	1,012.1	1,019	3,458.8	2	77.8
Total	23,297	223,108.6	26,036	224,002.9	23,920	217,615.0

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

Economic Group	(Million Rupees)					
	31 - 12 - 14		30 - 06 - 14		31 - 12 - 13	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents					1	15.8
A. Business						
B. Other Foreign Constituents					1	15.8
II. Domestic Constituents:	2,801	24,497.4	2,615	27,379.1	2,549	14,844.2
A. Government						
B. Public Sector Enterprises:	82	1,054.6	86	868.1		
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing	81	854.6	85	668.1		
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	1	200.0	1	200.0		
6. Commerce:						
(a) Export Bills						
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products						
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan						
(c) Inland Bills (To Include Local Bills)						
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises						
C. Private Sector (Business):	1,932	22,721.1	1,615	24,121.8	2,549	14,844.2
1. Agriculture, Forestry, Hunting & Fishing:	24	124.6	377	982.3	782	8,318.5
(a) Primary Products	24	124.6	344	977.5	738	8,313.5
(i) Cotton	24	124.6	13	0.2	246	7,063.2
(ii) Rice					6	45.1
(iii) Sugarcane			10	2.9	9	78.0
(iv) Tobacco						
(v) Other Primary Products			321	974.4	477	1,127.2
(b) Other Agriculture, Forestry, Hunting & Fishing			33	4.8	44	5.0
2. Mining & Quarrying						
3. Manufacturing	786	14,780.0	308	12,819.8	2	20.8
4. Construction	379	3,539.1	26	4,888.6		
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	740	4,254.8	557	4,597.6	792	6,166.0
(a) Export Bills (Traditional Export)	13	83.5	392	3,390.3	646	4,249.2
(i) Wool & Goat Hair					11	3.1
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)			189	2,174.7	435	2,438.3
(iv) Cotton Yarn (Local)	13	83.5	169	889.1	153	1,720.9
(v) Sports Goods			34	326.5	21	17.4
(vi) Surgical Instruments					26	69.5
(b) Export Bills (Non-Traditional Exports)	65	2,996.8	21	151.4	27	159.1
(i) Brass-ware and Handicrafts					5	0.5
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods	6	2,077.0	5	12.1	5	23.8
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments			9	65.1	3	0.1
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	34	859.2	1	10.0	7	38.2
(vii) Other Export Bills	25	60.6	6	64.3	7	96.5
(c) Import Bills Payable in Pakistan	586	1,099.6	16	63.1	61	1,754.1
(d) Inland Bills (Inc. Local Bills)	72	74.7	128	992.8	58	3.7
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication						
8. Services			159	12.3	160	12.4
9. Other Private (Business)	3	22.7	188	821.2	813	326.5
D. Trust Funds and Non-profit Organisations						
E. Others	787	721.6	914	2,389.3		
Total	2,801	24,497.4	2,615	27,379.1	2,550	14,860.0

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

Economic Group	(Million Rupees)					
	31 - 12 - 14		30 - 06 - 14		31 - 12 - 13	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	19,926	193,309.5	22,782	191,480.1	20,480	194,550.7
A. Government	2	1,151.9	13	8,550.6	524	16,628.1
B. Public Sector Enterprises:	49	8,784.5	90	24,384.5	78	15,591.9
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing			1	0.6		
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	6	2,137.0	1	500.0	12	2,654.0
6. Commerce:	43	6,647.5	76	18,884.0	25	4,196.3
(a) Export Bills	31	3,336.8	35	5,728.5	13	1,625.0
(i) Raw Cotton						
(ii) Rice	3	41.8				
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	28	3,295.0	35	5,728.5	13	1,625.0
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan	1	2,094.7	19	7,897.4		
(c) Inland Bills (To Include Local Bills)	11	1,216.0	22	5,258.0	12	2,571.3
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication					4	9.5
8. Services						
9. Other Public Sector Enterprises			12	5,000.0	37	8,732.0
C. Private Sector (Business):	19,860	183,082.6	22,574	157,475.4	19,856	162,250.8
1. Agriculture, Forestry, Hunting & Fishing:	182	1,029.4	596	4,519.4	459	4,021.6
(a) Primary Products	180	1,018.9	592	4,420.3	458	4,016.4
(i) Cotton	28	115.0	459	3,709.7	301	2,910.7
(ii) Rice	46	655.6	84	507.3	75	642.2
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	106	248.3	49	203.3	82	463.5
(b) Other Agriculture, Forestry, Hunting & Fishing	2	10.5	4	99.0	1	5.2
2. Mining & Quarrying	73	520.9	4	183.7	3	1.5
3. Manufacturing	8,341	72,064.3	7,114	56,764.1	6,407	42,513.6
4. Construction	6	613.3	30	134.9	6	40.2
5. Electricity, Gas, Water & Sanitary Services	93	14,314.4	138	8,000.5	10	2,727.0
6. Commerce:	10,223	85,150.6	13,562	74,968.9	12,684	106,670.9
(a) Export Bills (Traditional Export)	5,902	39,364.8	5,273	31,909.4	6,073	37,993.1
(i) Wool & Goat Hair	7	45.2	17	124.3	18	155.8
(ii) Hides & Skins	8	55.1	3	14.6	2	22.8
(iii) Cotton Textiles (Local)	3,781	28,573.0	3,332	22,279.4	4,679	25,987.0
(iv) Cotton Yarn (Local)	1,951	10,226.9	1,794	8,832.3	1,277	11,475.2
(v) Sports Goods	37	251.6	55	306.6	53	253.4
(vi) Surgical Instruments	118	212.9	72	352.1	44	98.8
(b) Export Bills (Non-Traditional Exports)	1,533	10,437.0	1,976	14,412.7	2,260	23,036.1
(i) Brass-ware and Handicrafts	1	6.7	3	67.0	3	29.3
(ii) Carpets & Rugs	2	243.1	3	36.0	28	32.4
(iii) Footwear & Leather Goods	127	1,146.2	142	2,121.4	170	1,690.6
(iv) Handloom Products, Towels and Hosiery	148	798.0	237	1,408.7	137	1,206.9
(v) Readymade Garments	963	5,774.6	1,382	8,075.6	1,159	9,177.0
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	13	68.4	17	70.3	56	486.3
(vii) Other Export Bills	279	2,400.1	192	2,633.7	707	10,413.6
(c) Import Bills Payable in Pakistan	1,416	22,331.0	2,961	12,638.5	1,701	18,184.2
(d) Inland Bills (Inc. Local Bills)	1,369	12,984.0	3,117	14,674.9	1,823	22,414.6
(e) Non-bank Financial Institutions					17	139.9
(f) Other Foreign Bill (Clean Outward Bills)	3	33.8	235	1,333.5	809	4,901.5
7. Transport, Storage & Communication	258	3,624.4	184	1,964.7	100	1,103.5
8. Services	264	2,228.8	53	613.6	16	110.2
9. Other Private (Business)	420	3,536.6	893	10,325.7	171	5,062.2
D. Trust Funds and Non-profit Organisations					20	2.1
E. Others	15	290.5	105	1,069.5	2	77.8
Total	19,926	193,309.5	22,782	191,480.1	20,480	194,550.7

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

Economic Group	(Million Rupees)					
	31 - 12 - 14		30 - 06 - 14		31 - 12 - 13	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents	5	9.8	4	8.6	4	15.8
A. Business						
B. Other Foreign Constituents	5	9.8	4	8.6	4	15.8
II. Domestic Constituents:	565	5,291.9	635	5,135.2	886	8,188.5
A. Government						
B. Public Sector Enterprises:			164	873.6		
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:			164	873.6		
(a) Export Bills						
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products						
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan						
(c) Inland Bills (To Include Local Bills)			164	873.6		
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises						
C. Private Sector (Business):	565	5,291.9	471	4,261.6	886	8,188.5
1. Agriculture, Forestry, Hunting & Fishing:			1	2.2		
(a) Primary Products			1	2.2		
(i) Cotton						
(ii) Rice						
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products			1	2.2		
(b) Other Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying	358	2,312.0	72	1,018.1	158	3,329.6
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	9	1,799.0	4	726.0		
6. Commerce:	11	70.4	235	1,732.0	728	4,859.0
(a) Export Bills (Traditional Export)	10	65.6	32	258.0	201	1,262.7
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	10	65.6	32	258.0	194	1,066.5
(iv) Cotton Yarn (Local)						
(v) Sports Goods					7	196.2
(vi) Surgical Instruments						
(b) Export Bills (Non-Traditional Exports)			7	112.9	32	339.5
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods					1	11.0
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments					8	35.9
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)			6	105.4		
(vii) Other Export Bills			1	7.5	23	292.6
(c) Import Bills Payable in Pakistan					4	93.2
(d) Inland Bills (Inc. Local Bills)			52	191.3	221	959.9
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)			144	1,169.8	270	2,203.8
7. Transport, Storage & Communication						
8. Services	19	88.6				
9. Other Private (Business)	168	1,022.0	159	783.3		
D. Trust Funds and Non-profit Organisations						
E. Others						
Total	570	5,301.7	639	5,143.8	890	8,204.3