

**Scheduled Bank's
Bills Purchased & Discounted**

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Economic Group	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of	Amount	No. of	Amount	No. of	Amount
	Bills		Bills		Bills	
I. Non-Residents	72	7.8	6	26.1	5	9.8
A. Business			1	13.4		
B. Other Foreign Constituents	72	7.8	5	12.7	5	9.8
II. Domestic Constituents:	17,932	171,832.2	19,570	201,396.4	23,292	223,098.8
A. Government	6	241.4	5	868.2	2	1,151.9
B. Public Sector Enterprises:	79	11,314.1	41	8,044.7	131	9,839.1
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing			1	864.1	81	854.6
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	12	8,568.0	11	3,753.0	7	2,337.0
6. Commerce:	21	416.2	29	3,427.6	43	6,647.5
(a) Export Bills	1	26.8	25	3,257.5	31	3,336.8
(i) Raw Cotton						
(ii) Rice					3	41.8
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	1	26.8	25	3,257.5	28	3,295.0
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan	19	11.9	1	54.6	1	2,094.7
(c) Inland Bills (To Include Local Bills)	1	377.5	3	115.4	11	1,216.0
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises	46	2,330.0				
C. Private Sector (Business):	17,847	160,276.7	18,645	192,247.3	22,357	211,095.7
1. Agriculture, Forestry, Hunting & Fishing:	27	326.0	152	1,009.4	206	1,153.9
(a) Primary Products	25	261.3	126	710.0	204	1,143.5
(i) Cotton	3	107.9	11	49.7	52	239.5
(ii) Rice	22	153.4	75	356.2	46	655.6
(iii) Sugarcane			3	3.0		
(iv) Tobacco						
(v) Other Primary Products			37	301.1	106	248.3
(b) Other Agriculture, Forestry, Hunting & Fishing	2	64.7	26	299.5	2	10.5
2. Mining & Quarrying	64	502.5	37	737.4	73	520.9
3. Manufacturing	13,892	120,801.0	11,894	121,505.2	9,485	89,156.2
4. Construction	153	1,500.3	164	1,593.2	385	4,152.4
5. Electricity, Gas, Water & Sanitary Services	92	9,798.4	204	11,189.4	102	16,113.4
6. Commerce:	2,419	15,972.0	5,031	47,963.5	10,974	89,475.8
(a) Export Bills (Traditional Export)	1,227	7,265.7	2,717	21,617.1	5,930	39,518.9
(i) Wool & Goat Hair	1	2.6	9	117.0	12	50.2
(ii) Hides & Skins			2	3.9	8	55.1
(iii) Cotton Textiles (Local)	813	6,313.9	1,626	15,822.7	3,791	28,638.6
(iv) Cotton Yarn (Local)	340	511.6	958	5,159.2	1,964	10,310.4
(v) Sports Goods	59	381.8	78	422.7	37	251.6
(vi) Surgical Instruments	14	55.7	44	91.7	118	212.9
(b) Export Bills (Non-Traditional Exports)	571	3,505.2	840	6,176.3	1,598	13,433.9
(i) Brass-ware and Handicrafts					1	6.7
(ii) Carpets & Rugs					2	243.1
(iii) Footwear & Leather Goods	32	294.5	220	2,507.3	133	3,223.2
(iv) Handloom Products, Towels and Hosiery	46	158.5	75	286.0	148	798.0
(v) Readymade Garments	263	1,321.3	320	1,885.2	963	5,774.6
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)					47	927.7
(vii) Other Export Bills	230	1,730.9	225	1,497.8	304	2,460.7
(c) Import Bills Payable in Pakistan	478	4,763.6	1,054	11,365.0	2,002	23,430.6
(d) Inland Bills (Inc. Local Bills)	139	399.1	400	8,624.8	1,441	13,058.7
(e) Non-bank Financial Institutions			1	27.0		
(f) Other Foreign Bill (Clean Outward Bills)	4	38.5	19	153.3	3	33.8
7. Transport, Storage & Communication	23	3,722.6	786	4,320.8	258	3,624.4
8. Services	25	2,685.7	68	335.5	283	2,317.4
9. Other Private (Business)	1,152	4,968.2	309	3,593.0	591	4,581.2
D. Trust Funds and Non-profit Organisations						
E. Others			879	236.3	802	1,012.1
Total	18,004	171,840.1	19,576	201,422.5	23,297	223,108.6

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Economic Group	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of	Amount	No. of	Amount	No. of	Amount
	Bills		Bills		Bills	
I. Non-Residents	1	3.4	1	13.4		
A. Business			1	13.4		
B. Other Foreign Constituents	1	3.4				
II. Domestic Constituents:	1,864	18,853.0	3,022	38,496.2	2,801	24,497.4
A. Government						
B. Public Sector Enterprises:	46	2,330.0	1	864.1	82	1,054.6
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing			1	864.1	81	854.6
4. Construction						
5. Electricity, Gas, Water & Sanitary Services					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	46	2,330.0				
C. Private Sector (Business):	1,818	16,523.0	2,142	37,395.8	1,932	22,721.1
1. Agriculture, Forestry, Hunting & Fishing:						
(a) Primary Products			3	3.0	24	124.6
(i) Cotton			3	3.0	24	124.6
(ii) Rice						
(iii) Sugarcane			3	3.0		
(iv) Tobacco						
(v) Other Primary Products						
(b) Other Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying	769	13,859.9	892	29,853.6	786	14,780.0
3. Manufacturing	152	1,492.8	163	1,585.6	379	3,539.1
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	345	1,136.5	700	4,152.2	740	4,254.8
(a) Export Bills (Traditional Export)	8	55.4	242	3,310.4	17	83.7
(i) Wool & Goat Hair					4	0.2
(ii) Hides & Skins			1	1.1		
(iii) Cotton Textiles (Local)	2	12.0	172	3,041.6		
(iv) Cotton Yarn (Local)	6	43.4	4	33.6	13	83.5
(v) Sports Goods			52	211.4		
(vi) Surgical Instruments			13	22.8		
(b) Export Bills (Non-Traditional Exports)	42	112.6	47	191.0	65	2,996.8
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods			6	66.7	6	2,077.0
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments	21	55.3				
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)					34	859.2
(vii) Other Export Bills	21	57.3	41	124.2	25	60.6
(c) Import Bills Payable in Pakistan	227	956.6	407	650.6	586	1,099.6
(d) Inland Bills (Inc. Local Bills)	68	11.8	4	0.2	72	74.7
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication			380	1,789.4		
8. Services			4	12.0		
9. Other Private (Business)	552	33.9			3	22.7
D. Trust Funds and Non-profit Organisations						
E. Others			879	236.3	787	721.6
Total	1,865	18,856.4	3,023	38,509.6	2,801	24,497.4

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Economic Group	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	15,441	148,562.3	16,081	159,382.2	19,926	193,309.5
A. Government	6	241.4	5	868.2	2	1,151.9
B. Public Sector Enterprises:	33	8,984.2	40	7,180.6	49	8,784.5
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	12	8,568.0	11	3,753.0	6	2,137.0
6. Commerce:	21	416.2	29	3,427.6	43	6,647.5
(a) Export Bills	1	26.8	25	3,257.5	31	3,336.8
(i) Raw Cotton						
(ii) Rice					3	41.8
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	1	26.8	25	3,257.5	28	3,295.0
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan	19	11.9	1	54.6	1	2,094.7
(c) Inland Bills (To Include Local Bills)	1	377.5	3	115.4	11	1,216.0
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises						
C. Private Sector (Business):	15,402	139,336.7	16,036	151,333.4	19,860	183,082.6
1. Agriculture, Forestry, Hunting & Fishing:	27	326.0	149	1,006.4	182	1,029.4
(a) Primary Products	25	261.3	123	706.9	180	1,018.9
(i) Cotton	3	107.9	11	49.7	28	115.0
(ii) Rice	22	153.4	75	356.2	46	655.6
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products			37	301.1	106	248.3
(b) Other Agriculture, Forestry, Hunting & Fishing	2	64.7	26	299.5	2	10.5
2. Mining & Quarrying	64	502.5	37	737.4	73	520.9
3. Manufacturing	12,500	103,569.0	10,541	89,608.5	8,341	72,064.3
4. Construction	1	7.6	1	7.6	6	613.3
5. Electricity, Gas, Water & Sanitary Services	88	8,753.4	198	9,714.4	93	14,314.4
6. Commerce:	2,074	14,835.5	4,331	43,811.3	10,223	85,150.6
(a) Export Bills (Traditional Export)	1,219	7,210.2	2,475	18,306.6	5,902	39,364.8
(i) Wool & Goat Hair	1	2.6	9	117.0	7	45.2
(ii) Hides & Skins			1	2.8	8	55.1
(iii) Cotton Textiles (Local)	811	6,301.9	1,454	12,781.1	3,781	28,573.0
(iv) Cotton Yarn (Local)	334	468.2	954	5,125.6	1,951	10,226.9
(v) Sports Goods	59	381.8	26	211.3	37	251.6
(vi) Surgical Instruments	14	55.7	31	68.9	118	212.9
(b) Export Bills (Non-Traditional Exports)	529	3,392.6	793	5,985.3	1,533	10,437.0
(i) Brass-ware and Handicrafts					1	6.7
(ii) Carpets & Rugs					2	243.1
(iii) Footwear & Leather Goods	32	294.5	214	2,440.6	127	1,146.2
(iv) Handloom Products, Towels and Hosiery	46	158.5	75	286.0	148	798.0
(v) Readymade Garments	242	1,266.0	320	1,885.2	963	5,774.6
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)					13	68.4
(vii) Other Export Bills	209	1,673.6	184	1,373.6	279	2,400.1
(c) Import Bills Payable in Pakistan	251	3,807.0	647	10,714.4	1,416	22,331.0
(d) Inland Bills (Inc. Local Bills)	71	387.3	396	8,624.6	1,369	12,984.0
(e) Non-bank Financial Institutions			1	27.0		
(f) Other Foreign Bill (Clean Outward Bills)	4	38.5	19	153.3	3	33.8
7. Transport, Storage & Communication	23	3,722.6	406	2,531.4	258	3,624.4
8. Services	25	2,685.7	64	323.4	264	2,228.8
9. Other Private (Business)	600	4,934.4	309	3,593.0	420	3,536.6
D. Trust Funds and Non-profit Organisations						
E. Others					15	290.5
Total	15,441	148,562.3	16,081	159,382.2	19,926	193,309.5

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

Economic Group	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents	71	4.4	5	12.7	5	9.8
A. Business						
B. Other Foreign Constituents	71	4.4	5	12.7	5	9.8
II. Domestic Constituents:	627	4,417.0	467	3,518.1	565	5,291.9
A. Government						
B. Public Sector Enterprises:						
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
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):	627	4,417.0	467	3,518.1	565	5,291.9
1. Agriculture, Forestry, Hunting & Fishing:						
(a) Primary Products						
(i) Cotton						
(ii) Rice						
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products						
(b) Other Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying	623	3,372.0	461	2,043.1	358	2,312.0
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	4	1,045.0	6	1,475.0	9	1,799.0
6. Commerce:					11	70.4
(a) Export Bills (Traditional Export)					11	70.4
(i) Wool & Goat Hair					1	4.8
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)					10	65.6
(iv) Cotton Yarn (Local)						
(v) Sports Goods						
(vi) Surgical Instruments						
(b) Export Bills (Non-Traditional Exports)						
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods						
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments						
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills						
(c) Import Bills Payable in Pakistan						
(d) Inland Bills (Inc. Local Bills)						
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication						
8. Services					19	88.6
9. Other Private (Business)					168	1,022.0
D. Trust Funds and Non-profit Organisations						
E. Others						
Total	698	4,421.4	472	3,530.7	570	5,301.7