

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

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Economic Group	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents						
A. Business			331	10.4	72	7.8
B. Other Foreign Constituents			331	10.4	72	7.8
II. Domestic Constituents:	20,838	176,612.8	25,214	190,079.9	17,932	171,832.2
A. Government	20	1,467.5	11	1,546.3	6	241.4
B. Public Sector Enterprises:	101	3,544.5	59	7,195.3	79	11,314.1
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services			42	6,743.1	12	8,568.0
6. Commerce:	52	51.7	17	452.2	21	416.2
(a) Export Bills	33	44.0			1	26.8
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	1	14.4			1	26.8
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	32	29.6				
(b) Import Bills Payable in Pakistan	19	7.7	16	245.2	19	11.9
(c) Inland Bills (To Include Local Bills)			1	207.0	1	377.5
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services	1	0.4				
9. Other Public Sector Enterprises	48	3,492.4			46	2,330.0
C. Private Sector (Business):	20,714	170,355.8	25,144	181,338.3	17,847	160,276.7
1. Agriculture, Forestry, Hunting & Fishing:	57	762.9	181	1,296.6	27	326.0
(a) Primary Products	57	762.9	145	367.4	25	261.3
(i) Cotton	9	47.8	31	1.5	3	107.9
(ii) Rice	25	634.6	37	291.7	22	153.4
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	23	80.5	77	74.2		
(b) Other Agriculture, Forestry, Hunting & Fishing			36	929.2	2	64.7
2. Mining & Quarrying		322.5	62	442.1	64	502.5
3. Manufacturing	15,185	123,732.1	18,683	140,774.5	13,892	120,801.0
4. Construction	1,553	2,903.8	430	788.1	153	1,500.3
5. Electricity, Gas, Water & Sanitary Services	7	2,298.7	29	8,343.0	92	9,798.4
6. Commerce:	2,311	25,956.1	2,375	14,825.5	2,419	15,972.0
(a) Export Bills (Traditional Export)	802	9,142.5	827	4,969.5	1,227	7,265.7
(i) Wool & Goat Hair					1	2.6
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	592	7,491.5	485	3,204.7	813	6,313.9
(iv) Cotton Yarn (Local)	194	1,557.2	308	1,640.0	340	511.6
(v) Sports Goods	3	4.8	34	124.7	59	381.8
(vi) Surgical Instruments	13	89.0			14	55.7
(b) Export Bills (Non-Traditional Exports)	524	4,126.5	283	1,460.6	571	3,505.2
(i) Brass-ware and Handicrafts	4	6.5				
(ii) Carpets & Rugs	2	27.0	2	29.1		
(iii) Footwear & Leather Goods	86	684.3	27	87.3	32	294.5
(iv) Handloom Products, Towels and Hosiery	44	314.9	17	29.9	46	158.5
(v) Readymade Garments	195	2,095.7	79	534.4	263	1,321.3
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	193	998.2	158	779.9	230	1,730.9
(c) Import Bills Payable in Pakistan	833	10,874.7	759	6,479.7	478	4,763.6
(d) Inland Bills (Inc. Local Bills)	151	1,794.3	434	1,653.0	139	399.1
(e) Non-bank Financial Institutions	1	18.0				
(f) Other Foreign Bill (Clean Outward Bills)			72	262.6	4	38.5
7. Transport, Storage & Communication	378	4,859.9	75	3,902.6	23	3,722.6
8. Services	432	5,771.3	18	2,722.6	25	2,685.7
9. Other Private (Business)	757	3,748.3	3,291	8,243.3	1,152	4,968.2
D. Trust Funds and Non-profit Organisations						
E. Others	3	1,245.0				
Total	20,838	176,612.8	25,545	190,090.3	18,004	171,840.1

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Economic Group	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents					1	3.4
A. Business						
B. Other Foreign Constituents					1	3.4
II. Domestic Constituents:	3,396	19,663.6	4,393	19,912.9	1,864	18,853.0
A. Government	8	162.8				
B. Public Sector Enterprises:	80	2,522.4	29	1,632.1	46	2,330.0
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services			29	1,632.1		
6. Commerce:	32	29.6				
(a) Export Bills	32	29.6				
(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	32	29.6				
(b) Import Bills Payable in Pakistan						
(c) Inland Bills (To Include Local Bills)						
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services	1	0.4				
9. Other Public Sector Enterprises	47	2,492.4			46	2,330.0
C. Private Sector (Business):	3,308	16,978.3	4,364	18,280.8	1,818	16,523.0
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						
3. Manufacturing	745	9,593.3	879	14,242.3	769	13,859.9
4. Construction	1,546	2,853.0	420	636.5	152	1,492.8
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	322	4,179.0	231	2,371.0	345	1,136.5
(a) Export Bills (Traditional Export)					8	55.4
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)					2	12.0
(iv) Cotton Yarn (Local)					6	43.4
(v) Sports Goods						
(vi) Surgical Instruments						
(b) Export Bills (Non-Traditional Exports)	12	34.7	22	76.3	42	112.6
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods						
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments	11	31.9	10	37.3	21	55.3
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	1	2.9	12	39.0	21	57.3
(c) Import Bills Payable in Pakistan	306	4,144.1	205	2,294.6	227	956.6
(d) Inland Bills (Inc. Local Bills)	4	0.2	4	0.2	68	11.8
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication	20	237.7	11	106.5		
8. Services	27	32.5	2	5.7		
9. Other Private (Business)	648	82.8	2,821	918.8	552	33.9
D. Trust Funds and Non-profit Organisations						
E. Others						
Total	3,396	19,663.6	4,393	19,912.9	1,865	18,856.4

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Economic Group	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	16,881	152,013.2	20,463	167,683.4	15,441	148,562.3
A. Government	12	1,304.7	11	1,546.3	6	241.4
B. Public Sector Enterprises:	21	1,022.1	30	5,563.2	33	8,984.2
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services			13	5,111.0	12	8,568.0
6. Commerce:	20	22.1	17	452.2	21	416.2
(a) Export Bills	1	14.4			1	26.8
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products	1	14.4			1	26.8
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills						
(b) Import Bills Payable in Pakistan	19	7.7	16	245.2	19	11.9
(c) Inland Bills (To Include Local Bills)			1	207.0	1	377.5
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises	1	1,000.0				
C. Private Sector (Business):	16,845	148,441.4	20,422	160,573.9	15,402	139,336.7
1. Agriculture, Forestry, Hunting & Fishing:	57	762.9	181	1,296.6	27	326.0
(a) Primary Products	57	762.9	145	367.4	25	261.3
(i) Cotton	9	47.8	31	1.5	3	107.9
(ii) Rice	25	634.6	37	291.7	22	153.4
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	23	80.5	77	74.2		
(b) Other Agriculture, Forestry, Hunting & Fishing			36	929.2	2	64.7
2. Mining & Quarrying	34	322.5	62	442.1	64	502.5
3. Manufacturing	13,882	110,024.8	17,447	124,206.6	12,500	103,569.0
4. Construction	7	50.8	10	151.6	1	7.6
5. Electricity, Gas, Water & Sanitary Services	4	1,476.7	28	8,185.0	88	8,753.4
6. Commerce:	1,989	21,777.1	2,144	12,454.4	2,074	14,835.5
(a) Export Bills (Traditional Export)	802	9,142.5	827	4,969.5	1,219	7,210.2
(i) Wool & Goat Hair					1	2.6
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	592	7,491.5	485	3,204.7	811	6,301.9
(iv) Cotton Yarn (Local)	194	1,557.2	308	1,640.0	334	468.2
(v) Sports Goods	3	4.8	34	124.7	59	381.8
(vi) Surgical Instruments	13	89.0			14	55.7
(b) Export Bills (Non-Traditional Exports)	512	4,091.8	261	1,384.3	529	3,392.6
(i) Brass-ware and Handicrafts	4	6.5				
(ii) Carpets & Rugs	2	27.0	2	29.1		
(iii) Footwear & Leather Goods	86	684.3	27	87.3	32	294.5
(iv) Handloom Products, Towels and Hosiery	44	314.9	17	29.9	46	158.5
(v) Readymade Garments	184	2,063.8	69	497.1	242	1,266.0
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	192	995.3	146	740.9	209	1,673.6
(c) Import Bills Payable in Pakistan	527	6,730.7	554	4,185.2	251	3,807.0
(d) Inland Bills (Inc. Local Bills)	147	1,794.1	430	1,652.8	71	387.3
(e) Non-bank Financial Institutions	1	18.0				
(f) Other Foreign Bill (Clean Outward Bills)			72	262.6	4	38.5
7. Transport, Storage & Communication	358	4,622.2	64	3,796.1	23	3,722.6
8. Services	405	5,738.7	16	2,716.9	25	2,685.7
9. Other Private (Business)	109	3,665.5	470	7,324.5	600	4,934.4
D. Trust Funds and Non-profit Organisations						
E. Others	3	1,245.0				
Total	16,881	152,013.2	20,463	167,683.4	15,441	148,562.3

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

Economic Group	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Non-Residents						
A. Business			331	10.4	71	4.4
B. Other Foreign Constituents			331	10.4	71	4.4
II. Domestic Constituents:	561	4,936.0	358	2,483.6	627	4,417.0
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):	561	4,936.0	358	2,483.6	627	4,417.0
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						
3. Manufacturing	558	4,114.0	357	2,325.6	623	3,372.0
4. Construction						
5. Electricity, Gas, Water & Sanitary Services	3	822.0	1	158.0	4	1,045.0
6. Commerce:						
(a) Export Bills (Traditional Export)						
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)						
(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						
9. Other Private (Business)						
D. Trust Funds and Non-profit Organisations						
E. Others						
Total	561	4,936.0	689	2,494.0	698	4,421.4