

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

# 4.1 Classification of Bills Purchased and Discounted

## All Banks

(Million Rupees)

Economic Group	31 - 12 - 17		30 - 06 - 17		31 - 12 - 16	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>I. Non-Residents</b>						
A. Business						
B. Other Foreign Constituents						
<b>II. Domestic Constituents:</b>	<b>21,122</b>	<b>225,650.5</b>	<b>23,087</b>	<b>208,966.9</b>	<b>20,838</b>	<b>176,612.8</b>
A. Government	39	729.9	27	7,506.2	20	1,467.5
B. Public Sector Enterprises:	37	2,301.4	26	2,934.8	101	3,544.5
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services			1	350.0		
6. Commerce:	36	2,284.4	25	2,584.8	52	51.7
(a) Export Bills	10	2,254.1	2	2,529.8	33	44.0
(i) Raw Cotton						
(ii) Rice	6	2,047.5				
(iii) Cotton Textiles (Local)	1	32.3				
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products			2	2,529.8	1	14.4
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	3	174.3			32	29.6
(b) Import Bills Payable in Pakistan	17	30.2	23	55.0	19	7.7
(c) Inland Bills (To Include Local Bills)	9	0.1				
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services					1	0.4
9. Other Public Sector Enterprises	1	17.0			48	3,492.4
C. Private Sector (Business):	21,046	222,619.2	23,022	198,484.6	20,714	170,355.8
1. Agriculture, Forestry, Hunting & Fishing:	306	8,749.8	47	202.5	57	762.9
(a) Primary Products	304	8,748.0	47	202.5	57	762.9
(i) Cotton	263	8,439.5			9	47.8
(ii) Rice	16	253.9	17	103.4	25	634.6
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	25	54.5	30	99.1	23	80.5
(b) Other Agriculture, Forestry, Hunting & Fishing	2	1.8				
2. Mining & Quarrying	7	601.0	17	473.3	34	322.5
3. Manufacturing	16,252	141,338.4	18,987	147,626.2	15,185	123,732.1
4. Construction	593	2,346.4	465	7,073.8	1,553	2,903.8
5. Electricity, Gas, Water & Sanitary Services	8	4,279.6	5	1,214.7	7	2,298.7
6. Commerce:	3,072	44,257.9	1,840	16,545.1	2,311	25,956.1
(a) Export Bills (Traditional Export)	884	13,760.6	509	4,065.9	802	9,142.5
(i) Wool & Goat Hair			50	191.2		
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	717	11,593.0	368	3,503.0	592	7,491.5
(iv) Cotton Yarn (Local)	158	2,138.3	81	352.7	194	1,557.2
(v) Sports Goods	7	23.9	8	11.7	3	4.8
(vi) Surgical Instruments	2	5.4	2	7.3	13	89.0
(b) Export Bills (Non-Traditional Exports)	771	12,421.1	268	1,560.1	524	4,126.5
(i) Brass-ware and Handicrafts					4	6.5
(ii) Carpets & Rugs					2	27.0
(iii) Footwear & Leather Goods	107	990.7	11	95.3	86	684.3
(iv) Handloom Products, Towels and Hosiery	84	503.3	22	101.9	44	314.9
(v) Readymade Garments	248	1,755.8	68	510.0	195	2,095.7
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	9	37.5				
(vii) Other Export Bills	323	9,133.9	167	853.0	193	998.2
(c) Import Bills Payable in Pakistan	962	7,931.7	910	8,335.4	833	10,874.7
(d) Inland Bills (Inc. Local Bills)	449	9,697.0	153	2,583.6	151	1,794.3
(e) Non-bank Financial Institutions					1	18.0
(f) Other Foreign Bill (Clean Outward Bills)	6	447.5				
7. Transport, Storage & Communication	75	8,980.6			378	4,859.9
8. Services	323	5,846.7	1,228	9,830.4	432	5,771.3
9. Other Private (Business)	410	6,218.7	354	7,207.4	757	3,748.3
D. Trust Funds and Non-profit Organisations						
E. Others			12	41.3	3	1,245.0
<b>Total</b>	<b>21,122</b>	<b>225,650.5</b>	<b>23,087</b>	<b>208,966.9</b>	<b>20,838</b>	<b>176,612.8</b>

## 4.1.1 Classification of Bills Purchased and Discounted

### Public Sector Banks

Economic Group	(Million Rupees)					
	31 - 12 - 17		30 - 06 - 17		31 - 12 - 16	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>I. Non-Residents</b>						
A. Business						
B. Other Foreign Constituents						
<b>II. Domestic Constituents:</b>	3,172	32,019.2	4,000	32,371.4	3,396	19,663.6
A. Government					8	162.8
B. Public Sector Enterprises:	16	14.9	1	2,522.4	80	2,522.4
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	16	14.9	1	2,522.4	32	29.6
(a) Export Bills	1	3.4	1	2,522.4	32	29.6
(i) Raw Cotton						
(ii) Rice						
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products			1	2,522.4		
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	1	3.4			32	29.6
(b) Import Bills Payable in Pakistan	6	11.4				
(c) Inland Bills (To Include Local Bills)	9	0.1				
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services					1	0.4
9. Other Public Sector Enterprises					47	2,492.4
C. Private Sector (Business):	3,156	32,004.3	3,999	29,849.0	3,308	16,978.3
1. Agriculture, Forestry, Hunting & Fishing:	8	527.1				
(a) Primary Products	8	527.1				
(i) Cotton	8	527.1				
(ii) Rice						
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products						
(b) Other Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing	1,829	27,163.8	2,913	20,565.3	745	9,593.3
4. Construction	592	2,338.9	460	7,015.8	1,546	2,853.0
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	510	1,425.1	410	1,131.4	322	4,179.0
(a) Export Bills (Traditional Export)			1	7.0		
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles ( Local )			1	7.0		
(iv) Cotton Yarn ( Local )						
(v) Sports Goods						
(vi) Surgical Instruments						
(b) Export Bills (Non-Traditional Exports)	2	106.7	22	64.6	12	34.7
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods						
(iv) Handloom Products, Towels and Hosiery						
(v) Readymade Garments			8	24.1	11	31.9
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)						
(vii) Other Export Bills	2	106.7	14	40.5	1	2.9
(c) Import Bills Payable in Pakistan	498	1,251.6	375	1,008.9	306	4,144.1
(d) Inland Bills (Inc. Local Bills)	10	66.7	12	50.9	4	0.2
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)	7	54.7	9	76.2	20	237.7
7. Transport, Storage & Communication						
8. Services	5	35.7	30	433.0	27	32.5
9. Other Private (Business)	205	459.0	177	627.4	648	82.8
D. Trust Funds and Non-profit Organisations						
E. Others						
<b>Total</b>	<b>3,172</b>	<b>32,019.2</b>	<b>4,000</b>	<b>32,371.4</b>	<b>3,396</b>	<b>19,663.6</b>

## 4.1.2 Classification of Bills Purchased and Discounted

### Domestic Private Banks

(Million Rupees)

Economic Group	31 - 12 - 17		30 - 06 - 17		31 - 12 - 16	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>I. Non-Residents</b>						
A. Business						
B. Other Foreign Constituents						
<b>II. Domestic Constituents:</b>	<b>17,299</b>	<b>186,587.6</b>	<b>18,597</b>	<b>171,621.2</b>	<b>16,881</b>	<b>152,013.2</b>
A. Government	39	729.9	27	7,506.2	12	1,304.7
B. Public Sector Enterprises:	21	2,286.5	25	412.3	21	1,022.1
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services			1	350.0		
6. Commerce:	20	2,269.5	24	62.3	20	22.1
(a) Export Bills	9	2,250.7	1	7.4	1	14.4
(i) Raw Cotton						
(ii) Rice	6	2,047.5				
(iii) Cotton Textiles (Local)	1	32.3				
(iv) Cement & Cement Products						
(v) Petroleum & Petroleum Products			1	7.4	1	14.4
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	2	170.9				
(b) Import Bills Payable in Pakistan	11	18.8	23	55.0	19	7.7
(c) Inland Bills (To Include Local Bills)						
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises	1	17.0			1	1,000.0
C. Private Sector (Business):	17,239	183,571.3	18,533	163,661.3	16,845	148,441.4
1. Agriculture, Forestry, Hunting & Fishing:	298	8,222.7	47	202.5	57	762.9
(a) Primary Products	296	8,220.9	47	202.5	57	762.9
(i) Cotton	255	7,912.4			9	47.8
(ii) Rice	16	253.9	17	103.4	25	634.6
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products	25	54.5	30	99.1	23	80.5
(b) Other Agriculture, Forestry, Hunting & Fishing	2	1.8				
2. Mining & Quarrying	7	601.0	16	434.5	34	322.5
3. Manufacturing	13,777	111,330.8	15,589	123,326.7	13,882	110,024.8
4. Construction	1	7.6	5	58.0	7	50.8
5. Electricity, Gas, Water & Sanitary Services	8	4,279.6	1	13.4	4	1,476.7
6. Commerce:	2,557	38,633.0	1,430	15,413.7	1,989	21,777.1
(a) Export Bills (Traditional Export)	884	13,760.6	508	4,058.9	802	9,142.5
(i) Wool & Goat Hair			50	191.2		
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	717	11,593.0	367	3,496.0	592	7,491.5
(iv) Cotton Yarn (Local)	158	2,138.3	81	352.7	194	1,557.2
(v) Sports Goods	7	23.9	8	11.7	3	4.8
(vi) Surgical Instruments	2	5.4	2	7.3	13	89.0
(b) Export Bills (Non-Traditional Exports)	769	12,314.4	246	1,495.5	512	4,091.8
(i) Brass-ware and Handicrafts					4	6.5
(ii) Carpets & Rugs					2	27.0
(iii) Footwear & Leather Goods	107	990.7	11	95.3	86	684.3
(iv) Handloom Products, Towels and Hosiery	84	503.3	22	101.9	44	314.9
(v) Readymade Garments	248	1,755.8	60	485.9	184	2,063.8
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	9	37.5				
(vii) Other Export Bills	321	9,027.1	153	812.4	192	995.3
(c) Import Bills Payable in Pakistan	464	6,680.1	535	7,326.5	527	6,730.7
(d) Inland Bills (Inc. Local Bills)	434	5,430.5	141	2,532.8	147	1,794.1
(e) Non-bank Financial Institutions					1	18.0
(f) Other Foreign Bill (Clean Outward Bills)	6	447.5				
7. Transport, Storage & Communication	68	8,925.9		8,235.2	358	4,622.2
8. Services	318	5,811.0	1,198	9,397.4	405	5,738.7
9. Other Private (Business)	205	5,759.8	177	6,580.0	109	3,665.5
D. Trust Funds and Non-profit Organisations						
E. Others			12	41.3	3	1,245.0
<b>Total</b>	<b>17,299</b>	<b>186,587.6</b>	<b>18,597</b>	<b>171,621.2</b>	<b>16,881</b>	<b>152,013.2</b>

## 4.1.3 Classification of Bills Purchased and Discounted

### Foreign Banks

Economic Group	(Million Rupees)					
	31 - 12 - 17		30 - 06 - 17		31 - 12 - 16	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>I. Non-Residents</b>						
A. Business						
B. Other Foreign Constituents						
<b>II. Domestic Constituents:</b>	<b>651</b>	<b>7,043.7</b>	<b>490</b>	<b>4,974.3</b>	<b>561</b>	<b>4,936.0</b>
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):	<b>651</b>	<b>7,043.7</b>	<b>490</b>	<b>4,974.3</b>	<b>561</b>	<b>4,936.0</b>
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			<b>1</b>	<b>38.8</b>		
3. Manufacturing	<b>646</b>	<b>2,843.9</b>	<b>485</b>	<b>3,734.2</b>	<b>558</b>	<b>4,114.0</b>
4. Construction						
5. Electricity, Gas, Water & Sanitary Services			<b>4</b>	<b>1,201.3</b>	<b>3</b>	<b>822.0</b>
6. Commerce:	<b>5</b>	<b>4,199.8</b>				
(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)	<b>5</b>	<b>4,199.8</b>				
(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						
<b>Total</b>	<b>651</b>	<b>7,043.7</b>	<b>490</b>	<b>4,974.3</b>	<b>561</b>	<b>4,936.0</b>